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The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending April 30, 1958

SECTION A
RELATING TO
CO-OPERATIVE BANKS AND
SAVINGS AND LOAN ASSOCIATIONS

WITHDRAWN

Massachusetts. Bank Commissioner.
"

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES
109 STATE HOUSE, BOSTON

Commissioner of Banks
EDWARD A. COUNIHAN, III

Deputy Commissioner of Banks
DANIEL J. O'CONNOR

Chief Director of Bank Examinations
PATRICK J. MOYNIHAN, C. P. A.

Director of Co-operative Bank Examinations
DAVID J. COLEMAN

Assistant Director of Co-operative Bank Examinations
WILLIAM A. WARREN

Director of Research and Statistics
GEORGE C. MANSFIELD

Attorney
JOHN P. CLAIR

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1958¹

The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
STATE HOUSE, BOSTON
AUGUST 1, 1958

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Co-operative Banks and Savings and Loan Associations, pursuant to the provisions of General Laws, Chapter 167, Section 9, as most recently amended by Section 1 of Chapter 592 of the Acts of 1949.

The financial statements and miscellaneous statistical data incorporated herein pertaining to Co-operative Banks are for the fiscal year ending April, 1958. The financial statements and miscellaneous statistical data incorporated herein pertaining to Savings and Loan Associations are for the year ended December 31, 1957.

Respectfully,

EDWARD A. COUNIHAN, III
Commissioner of Banks

CO-OPERATIVE BANKS

As of April, 1958 there were 176 Co-operative Banks in operation in this Commonwealth. Pertinent statistical data concerning these banks as of the close of business April, 1958 is as follows:

	<i>Amount</i>	<i>Per Cent to Total Assets</i>
Total Assets	\$1,064,233,253.56	
Increase in Assets for the Fiscal Year	70,443,153.07	
Total Investments in Loans Secured by First Mortgages	858,681,679.52	80.68
Total Direct Reduction Mortgage Loans	638,706,716.31	60.02
Total G.I. Loans	187,995,479.86	17.67
All Other Types of Real Estate Loans	31,979,483.35	2.99
Liquidity as Represented by Cash, Due from Banks and Bonds and Notes	171,661,728.56	16.13
Capital Accumulated by Deposits on Shares and Other Accounts	940,245,387.12	88.35
Reserve Accounts Available for Losses	*87,816,127.54	8.25

*This figure (\$87,816,127.54) represents 9.34% of the total share capital.

The report of progress as indicated by the above figures for the fiscal year ending April, 1958, is a tribute to the Co-operative Bank industry in this Commonwealth and to the Directors, Officers and Employees who have dedicated not only their banks, but themselves, to their respective endeavors. In the thrift and home financing field, these banks continue to serve a large segment of the citizenry of this Commonwealth. It is gratifying to report that an examination of the condition of these state-chartered institutions discloses a continuance of the strong position that they have reflected for so many years in the economy of this Commonwealth.

LEGISLATION ENACTED RELATING TO CO-OPERATIVE BANKS

Acts of 1957

- Chapter 348 — AN ACT relative to certain expenditures by co-operative banks.
(Amending G. L., Chap. 170, Sec. 35)
- Chapter 359 — AN ACT relating to publication and notification by holders of abandoned property, and reducing the interest payable thereon by the Commonwealth.
(Amending G. L., Chap. 200A, Sec. 7, Sec. 8, Sec. 9, Sec. 10)
- Chapter 527 — AN ACT relative to the disposal of certain accounts in banks liquidated by the Co-operative Central Bank.
(Amending Chap. 73, Acts of 1934, Sec. 6)

Acts of 1958

- Chapter 47 — AN ACT authorizing the Commissioner of Banks to cause a meeting to be held of the directors or trustees of any bank under his supervision.
(Amending G. L., Chap. 167, Sec. 2A)
- Chapter 58 — AN ACT providing that the penalty for receiving deposits by insolvent banks shall apply to all banking institutions subject to the supervision of the Commissioner of Banks.
(Amending G. L., Chap. 266, Sec. 54)
- Chapter 96 — AN ACT increasing the limits of mortgage loans by co-operative banks.
(Amending G. L., Chap. 170, Sec. 24, Sub-Sec. 4)
- Chapter 105 — AN ACT relative to mergers and consolidations of co-operative banks.
(Amending G. L., Chap. 170, Sec. 48)
- Chapter 109 — AN ACT relative to lost pass books.
(Amending G. L., Chap. 167, Sec. 20)
- Chapter 179 — AN ACT relative to the furnishing by banks of certain information concerning deposits to public welfare officials.
(Amending G. L., Chap. 121, Sec. 41)
- Chapter 213 — AN ACT declaring void exculpatory provisions contained in a pass book issued by a bank.
(Amending G. L., Chap. 167, Sec. 53A)
- Chapter 264 — AN ACT relative to the collection by co-operative banks of utility company bills.
(Amending G. L., Chap. 170, Sec. 12B)
- Chapter 283 — AN ACT to extend the scope of the abandoned property law.
(Amending G. L., Chap. 200A, Sec. 5)

CO-OPERATIVE CENTRAL BANK

The Co-operative Central Bank was established by an Act of Legislature in 1932 and is wholly owned by the Co-operative Banks of Massachusetts. Its powers were broadened by a further Act of Legislature in 1934 creating the Share Insurance Fund. This bank serves a dual purpose for the 176 Co-operative Banks, namely, it serves them as their reserve bank, and serves the 639,569 account holders in Co-operative Banks by insuring in full their invested savings in these institutions.

As of April 30, 1958 the total assets of the reserve fund and the insurance fund in this bank amounted to \$23,448,601.76. These assets are divided between the liquidity reserve fund amounting to \$10,636,983.78, and an insurance fund of \$12,811,617.98. The reserve fund is maintained for the purpose of furnishing the member banks with additional cash, if needed, through the medium of secured or unsecured loans. The Share Insurance Fund provides a pool which can be used, if necessary, to absorb abnormal or unusual losses sustained by member banks, thereby enabling them to avoid the depletion of their own capital fund to a level that might tend to jeopardize the interests of their shareholders.

CO-OPERATIVE BANKS EMPLOYEES' RETIREMENT ASSOCIATION

The Co-operative Banks Employees' Retirement Association was created by an Act of Legislature in 1945 and was established for the purpose of providing pensions for eligible employees of the participating banks who retire on account of age or disability. The law defines eligible employees as employees of Co-operative Banks established under the laws of this Commonwealth, the Co-operative Bank League of Massachusetts and the Co-operative Central Bank. As of April 30, 1958 the assets of this Association amounted to \$1,330,462.89. As of this date there were 97 banks which were members of this Association and 460 eligible employees.

SAVINGS AND LOAN ASSOCIATIONS

There are, in this Commonwealth, four state-chartered Savings and Loan Associations, all of which are located in the Southeastern section of the Commonwealth. These Associations operate under agreements of association in the form of voluntary trusts. The Commissioner of Banks has supervision over these Associations in accordance with Section 34 of Chapter 93 of the General Laws. As of the close of business December 31, 1957 these Associations had aggregate assets in the amount of \$15,554,588 representing an increase of \$261,100 during the fiscal year.

ABSTRACTS OF THE ANNUAL REPORTS
OF
CO-OPERATIVE BANKS
SHOWING
LOCATIONS OF MAIN OFFICES AND BRANCHES
NAMES OF OPERATING OFFICERS AND DIRECTORS
AND
MEMBERS OF THE SECURITY COMMITTEE

ABINGTON**North Abington Co-operative Bank**
6 Harrison AvenueDate of Incorporation, March 28, 1888
Began Business, April 4, 1888Regular meeting for receipt of moneys the first
Wednesday of each month.Francis S. Murphy George D. Witherell
President *Treasurer*Mildred M. Curtis
*Assistant Treasurer**Directors*

*H. W. Belcher	F. S. Murphy
G. F. Garrity	G. C. Sanderson
*J. C. Hohman	*C. N. Tanner
J. Ingle	J. R. Wheatley
A. Lelyveld	D. C. Wilder
M. T. Lydon	G. D. Witherell

ADAMS**Adams Co-operative Bank**
20 Center StreetDate of Incorporation, December 17, 1895
Began Business, March 10, 1896Regular meeting for receipt of moneys the second
Tuesday of each month.Edward H. Arnold Harry J. Sheldon
President *Treasurer*Robert L. Barschdorf
*Assistant Treasurer**Directors*

*E. H. Arnold	W. H. Shaw
*H. Blanchette, Jr.	*H. J. Sheldon
*J. J. Bloniarz	W. E. Stoddard
J. E. Cashin	W. Young

AMESBURY**The Amesbury Co-operative Bank**
12 Market StreetDate of Incorporation, April 10, 1886
Began Business, May 1, 1886Regular meeting for receipt of moneys the first
Monday of each month.Edward W. Gould Leslie C. Tuxbury
President *Treasurer**Directors*

*F. A. Bryant	*T. O. Lamprey
*C. C. Chipman	*A. Richer
*R. B. Fraser	*L. C. Tuxbury
*E. W. Gould	*H. M. Watkins
*E. D. Hanley, Jr.	

ARLINGTON**The Arlington Co-operative Bank**
699 Massachusetts AvenueDate of Incorporation, October 30, 1889
Began Business, November 14, 1889Regular meeting for receipt of moneys the second
Tuesday of each month.Walter T. Chamberlain R. Curtis Hamilton
President *Treasurer*Richard A. Jones
*Assistant Treasurer**Directors*

N. G. Anderson	R. C. Hamilton
*H. E. Baker	W. D. Israel
W. G. Bott	*A. A. Kimball
*W. T. Chamberlain	A. W. Wunderly
H. M. Estabrook	A. P. Wyman
J. J. Golden	*A. O. Yeames

ATHOL**Athol Co-operative Bank**
90 Exchange StreetDate of Incorporation, July 1, 1889
Began Business, July 15, 1889Regular meeting for receipt of moneys the third
Monday of each month.William G. Lord Norman P. MacInnis
President *Treasurer*Howard W. Grimes
*Assistant Treasurer**Directors*

*J. W. Campbell	S. L. Morse
R. L. Dexter	*R. P. Mullen
E. T. Fredette	C. E. Rowe
G. E. Grover	B. Rubino
J. J. Jasins	W. A. Thorp
*W. G. Lord	R. M. Tyler
*N. P. MacInnis	C. E. Worrick
*J. H. McIntosh	

ATTLEBORO**Attleborough Co-operative Bank**
124 Bank StreetDate of Incorporation, July 18, 1892
Began Business, August 17, 1892Regular meeting for receipt of moneys the third
Wednesday of each month.Thomas E. Fuller Herbert F. Conant
President *Treasurer**Directors*

M. E. E. Ashley	W. A. Cunningham
*C. J. Brigham	E. F. Fuller
*H. F. Conant	*T. E. Fuller
W. C. Conro	*J. B. Moulton

AUBURN**Auburn Co-operative Bank**
42 Auburn StreetDate of Incorporation, May 29, 1951
Began Business, May 29, 1951Regular meeting for receipt of moneys the last
business day of each month.Robert W. Stone
*President*George O. Keep Alma B. Johnson
*Assistant Treasurers**Directors*

*H. E. Barriere	*G. O. Keep
G. H. Campbell	J. H. Lewis
C. J. Carr	F. A. Pierce
D. B. Davis	*J. E. Riley
*J. R. Hoey	R. E. Sjogren
*C. W. Holstrom	*R. W. Stone
J. J. Jacobson	

AVON**Avon Co-operative Bank**
1 East Main StreetDate of Incorporation, February 24, 1914
Began Business, March 5, 1914Regular meeting for receipt of moneys the first
Thursday of each month.Anthony Marino Frank H. Kiel
*President Treasurer*Harold E. Smith
*Assistant Treasurer**Directors*

*J. B. Collins	*R. A. Prior
R. E. Curran	G. F. Reynolds
*M. J. Diauto	W. S. Reynolds
H. C. Gilgan	H. E. Smith
F. H. Kiel	J. H. Sullivan
*A. Marino	C. J. Tougas
*R. D. Nelson	G. L. Wainwright
J. S. Parker	

BARNSTABLE**Hyannis Co-operative Bank**
West Main Street and Scudder AvenueDate of Incorporation, March 11, 1925
Began Business, April 18, 1925**Branch Office**

Main Street and South Orleans Road, Orleans

Regular meeting for receipt of moneys the eight-
eenth day of each month.A. Harold Castonguay Lillian Olsen
*President Treasurer**Directors*

G. C. Besse	J. A. Nickerson, 2nd
*A. H. Castonguay	T. H. Nickerson
*C. M. Chase	*W. E. C. Perry
*W. B. Chase	*T. J. Powers
H. L. Colbeth	B. F. Ryder
*J. F. Kenney	E. Sparrow
R. Makepeace	*R. A. Welsh
P. T. Morin	

BELMONT**Waverley Co-operative Bank**
30 Church StreetDate of Incorporation, April 16, 1896
Began Business, April 16, 1896Regular meeting for receipt of moneys the second
Monday of each month.William J. Keville Walter E. Boright
*President Treasurer*Edith L. Munroe
*Assistant Treasurer**Directors*

*E. D. Allen	H. M. Mostrom
*W. E. Boright	*R. H. Pearson
E. T. Downs	A. L. Taylor
M. J. Farrell	R. H. W. Welch, Jr.
*W. J. Keville	L. W. Williamson
F. J. Lally	

BEVERLY**The Beverly Co-operative Bank**
254 Cabot StreetDate of Incorporation, August 25, 1888
Began Business, September 18, 1888Regular meeting for receipt of moneys the third
Tuesday of each month.Russell P. Brown Herbert C. Noren
*President Treasurer*Preston E. Woodberry
*Assistant Treasurer**Directors*

R. E. Alt	J. P. Nixon
C. H. Barter	H. C. Noren
*R. P. Brown	E. H. Ober
*G. A. Foster	B. W. Phillips
*M. G. Grey	P. Scott
H. W. Lee	*R. L. Spiller
W. L. Moody	W. C. Tannebring
*L. Morgan	

BOSTON**Bellevue Co-operative Bank**
1856 Centre Street (West Roxbury District)Date of Incorporation, January 5, 1921
Began Business, January 17, 1921Regular meeting for receipt of moneys the third
Monday of each month.Franklin T. Towle John A. Whittemore, Jr.
*President Treasurer*Doris G. Hamilton
*Assistant Treasurer**Directors*

B. E. Barton	C. H. Gilman
T. P. Buckley	D. G. Hamilton
*J. W. Colpitts	J. D. Sutherland
R. Duffie	*F. T. Towle
R. T. Fowler	*J. A. Whittemore, Jr.

BOSTON**Brighton Co-operative Bank**
157 Brighton Avenue (Allston District)

Date of Incorporation, May 17, 1911
Began Business, May 22, 1911

Regular meeting for receipt of moneys the last
business day of each month.

John H. Fitzpatrick Louis J. Raffio
President *Treasurer*

Directors

C. E. Bevelander	J. J. Ryan
J. H. Fitzpatrick	*W. I. Savage
*C. L. Havey	*H. R. Smith
A. W. Keddy	R. B. Stewart
J. McKenney	*L. W. Storer
J. W. Moore	*H. C. Webster
L. G. Perry	O. M. Whitney

Charlestown Co-operative Bank
265 No. Washington St. (Charlestown District)

Date of Incorporation, April 30, 1913
Began Business, June 7, 1913

Regular meeting for receipt of moneys the first
Saturday of each month.

James J. O'Halloran John Burke
President *Treasurer*

James H. O'Donnell
Assistant Treasurer

Directors

J. Burke	*A. J. McCarthy
*J. H. Burns	J. H. O'Donnell
P. P. Coluci	*J. J. O'Halloran
J. F. Curran	E. E. O'Neill
R. S. Herlihy	D. A. Wiles
E. J. Leary	

Codman Co-operative Bank
485 Washington Street (Dorchester District)

Date of Incorporation, June 15, 1920
Began Business, June 16, 1920

Regular meeting for receipt of moneys the third
Wednesday of each month.

William B. Crosby Thomas Leavitt
President *Treasurer*

Directors

*W. B. Crosby	*T. Leavitt
*H. M. Drown	O. E. Mann
H. E. Eichel	H. F. Parker
E. N. Flaherty	C. Shulman

Colonial Co-operative Bank
15 Congress Street

Date of Incorporation, August 21, 1890
Began Business, September 10, 1890

Regular meeting for receipt of moneys the last
business day of each month.

Spencer F. Deming Spencer F. Deming
President *Treasurer*

Elizabeth M. MacDonald
Assistant Treasurer

Directors

*C. L. Clapp	*H. F. Mackin
D. J. Delaney	R. S. McNeilly
*S. F. Deming	C. L. O'Reilly
E. Dyson	G. S. Parker
G. N. Hurd, Jr.	W. S. Robbins
R. K. Jennings	E. S. Rollins
E. E. Jobling	

The Commonwealth Co-operative Bank
73 Tremont Street

Date of Incorporation, October 25, 1927
Began Business, January 10, 1928

Regular meeting for receipt of moneys the second
Thursday of each month.

Joseph P. Gentile John A. Maturo
President *Treasurer*

Eunice E. Kaupp
Assistant Treasurer

Directors

W. F. Campbell	*J. A. Maturo
*J. H. Corcoran	K. V. Minihan
*J. A. Freeman	J. F. O'Connell
J. P. Gentile	*J. A. Ronan
T. J. Greehan	D. J. Stratton
*J. J. Kelleher	H. J. Welch

Congress Co-operative Bank
80 Federal Street

Date of Incorporation, August 4, 1924
Began Business, August 11, 1924

Regular meeting for receipt of moneys the second
Monday of each month.

Arnold S. Potter Peter D. Boltz
President *Treasurer*

Mary S. Blakney
Assistant Treasurer

Directors

*P. D. Boltz	*R. M. Sanders
M. A. Dunlavy	*B. S. Viles
G. R. Ericson	*D. C. White
*D. C. Goss	R. B. Wills
*A. S. Potter	

Enterprise Co-operative Bank
25 Meridian Street (East Boston District)

Date of Incorporation, March 31, 1888
 Began Business, April 3, 1888

Regular meeting for receipt of moneys the third
 Wednesday of each month.

Eben Hutchinson Justin A. Duncan
President Treasurer

Gertrude L. Moore
Assistant Treasurer

Directors

H. F. Bradford	*E. S. Haskell
*S. Clarke	G. E. Hodge
J. A. Duncan	E. Hutchinson
G. C. Eldridge	W. C. Smith
H. L. Farnham	W. T. Vose
*R. F. Goldsworthy	

Germania Co-operative Bank
1 Court Street

Date of Incorporation, October 3, 1885
 Began Business, October 20, 1885

Regular meeting for receipt of moneys the last
 business day of each month.

Willis Dresser Willis Dresser
President Treasurer

Ronald L. Beauchesne
Assistant Treasurer

Directors

R. K. Bachelder	I. Fishman
*H. R. Bartlett	*E. J. Geishecker
*A. Campbell, Jr.	E. A. Higgins
*A. Dresser	W. M. Oliver
N. E. Dresser	J. V. Peard
*W. Dresser	J. P. Vaccaro

Farragut Co-operative Bank
706 E. Broadway (South Boston District)

Date of Incorporation, December 30, 1909
 Began Business, February 15, 1910

Regular meeting for receipt of moneys the last busi-
 ness day of each month.

Archibald Dresser Walter H. McGee
President Treasurer

Directors

*H. F. Chantler	*W. H. McGee
G. A. Cummings	J. C. Seymour
*A. Dresser	C. P. Sheehan
W. Dresser	O. E. Vaccaro
*C. R. Greco	

Haymarket Co-operative Bank
60 Washington Street

Date of Incorporation, May 18, 1955
 Began Business, July 18, 1955

Regular meeting for receipt of moneys the last
 business day of each month.

Anthony F. Viola Albert M. Taber
President Treasurer

Harry Kalliavas Joseph L. Murphy
Assistant Treasurers

Directors

*J. C. Brink	F. E. Pereira
*J. J. Caruso	J. E. Pettrino
G. H. Flight	E. G. Rothmund
J. G. Gazzola	A. D. Russo
T. A. Glynn, Jr.	H. M. Torlone
H. Kalliavas	J. Vangi
A. A. Martin	*A. F. Viola
*J. L. Murphy	

Forest Hills Co-operative Bank
3720 Washington Street (Forest Hills District)

Date of Incorporation, March 20, 1914
 Began Business, April 23, 1914

Regular meeting for receipt of moneys the last
 Wednesday of each month.

James M. Graham Joseph F. Walsh
President Treasurer

Eleanor M. Murray
Assistant Treasurer

Directors

T. F. Brady	G. S. Hennessey
D. W. Casey	R. A. MacLellan
T. A. Cronin	*J. D. McLeod
W. F. Donnelly	F. J. Mello
*H. J. Fandel	L. J. Scolponeti
*R. T. Fowler	G. B. Stebbins
J. M. Graham	*J. F. Walsh

Hyde Park Co-operative Bank
1172 River Street (Hyde Park District)

Date of Incorporation, March 26, 1886
 Began Business, May 5, 1886

Regular meeting for receipt of moneys the first
 Wednesday of each month.

Terence J. O'Donnell Joseph F. Lynch
President Treasurer

Bertha M. Lenz
Assistant Treasurer

Directors

*R. A. Bruce	*T. J. O'Donnell
J. S. Cheverie	F. A. Ricci
J. H. Farrell	*J. F. Rooney, Jr.
P. E. Finn	W. P. Slattery
A. C. King, Jr.	J. R. Thompson
J. F. Lynch	M. J. Walsh
J. F. McMahon	

BOSTON**Jamaica Plain Co-operative Bank
703 Centre Street (Jamaica Plain District)**

Date of Incorporation, February 7, 1920
Began Business, February 19, 1920

Regular meeting for receipt of moneys the third
Thursday of each month.

John Griffin
President

Roger C. Allen
Treasurer

Fred A. Pflug
Assistant Treasurer

Directors

*R. C. Allen	E. C. Mitchell
*D. M. Driscoll	E. C. Nickerson
*R. T. Fowler, Sr.	*P. J. Oswald
R. T. Fowler, Jr.	*E. F. Penshorn
L. E. Goodwin	F. A. Pflug
J. Griffin	C. J. Yumont
J. A. Long	

**Joseph Warren Co-operative Bank of Roxbury
2371 Washington Street (Roxbury District)**

Date of Incorporation, April 26, 1910
Began Business, May 16, 1910

Regular meeting for receipt of moneys the third
Monday of each month.

Frank D. Littlefield
President

Ernest A. Swan
Treasurer

Directors

*R. E. Anderson	*E. J. Kane
J. S. Ballantyne	F. D. Littlefield
*G. A. Brackett	D. M. Nixon
F. A. Cronin	L. M. Peters
J. T. Donovan	*J. C. Pitcher
W. J. Fisher	E. A. Swan
W. J. Furlong	F. S. Waterman, 3rd

**The Massachusetts Co-operative Bank
1442 Dorchester Avenue (Dorchester District)**

Date of Incorporation, May 19, 1908
Began Business, May 28, 1908

Regular meeting for receipt of moneys the last
business day of each month.

Edward W. O'Hearn
President

Edward W. O'Hearn
Treasurer

Catherine M. Dwyer
Assistant Treasurer

Directors

P. A. Chapman	L. J. Lynn
E. J. Cody	E. V. Martin
W. F. DeLue	*E. W. O'Hearn
F. J. Dolan	P. E. O'Hearn
*J. E. Duffy	*E. A. Retzel
C. W. Hardy	C. P. Riley
J. E. Hurley	J. J. Rochefort
T. J. Kearns	

**The Mattapan Co-operative Bank
1575 Blue Hill Avenue (Mattapan District)**

Date of Incorporation, November 14, 1910
Began Business, December 20, 1910

Regular meeting for receipt of moneys the third
Tuesday of each month.

Oscar B. Keith
President

Henry L. Ricker
Treasurer

Directors

B. G. Cruckshank	*L. W. Kent
*G. T. Curley	*H. L. Ricker
*R. A. Dwan	J. A. Spencer
E. E. Erickson	C. K. Thurston
*O. B. Keith	J. P. Weldon

**Meeting House Hill Co-operative Bank
200 Bowdoin Street (Dorchester District)**

Date of Incorporation, April 22, 1914
Began Business, May 14, 1914

Regular meeting for receipt of moneys the second
Thursday of each month.

William E. Wight
President

Thomas L. O'Keefe
Treasurer

Anna F. Barry
Assistant Treasurer

Directors

*W. Campbell	*T. L. O'Keefe
F. S. Devlin	H. S. Richard
J. H. Dixon	*R. F. Sheehan
W. J. Fitzgerald	*W. E. Wight
J. C. Moore	

**Merchants Co-operative Bank
125 Tremont Street**

Date of Incorporation, December 20, 1881
Began Business, February 10, 1882

Regular meeting for receipt of moneys the fifteenth
day of each month.

Henry H. Pierce
President

Burt Hanson
Treasurer

Girard N. Jones
William P. Stevens

Norman L. Hurd
Duncan MacAskill

Assistant Treasurers

Directors

G. T. Bolster	H. L. Mann
*R. H. Hollowell, Jr.	R. C. Miner
D. B. Lunt	*A. W. Phinney
*A. S. Macalaster	*H. H. Pierce
N. MacDonald	

Minot Co-operative Bank
776 Adams Street (Neponset District)

Date of Incorporation, June 19, 1923
 Began Business, July 1, 1923

Regular meeting for receipt of moneys the last business day of each month.

Charles J. Adams Nelson F. Hermance, Jr.
President Treasurer

Directors

*C. J. Adams	W. G. Lynch
A. E. Aronson	F. Y. Marshall
F. A. Brunton	*J. J. McCrackin
J. F. Connolly	H. L. Palmer
H. S. French	E. J. Staples
*N. F. Hermance, Jr.	*T. M. Stockman
J. J. Kearney	

Mt. Vernon Co-operative Bank
583 Boylston Street

Date of Incorporation, November 8, 1921
 Began Business, November 8, 1921

Regular meeting for receipt of moneys the last business day of each month.

Harold Ullian Malcolm W. Russell
President Treasurer

Nathalie Rosenberg
Assistant Treasurer

Directors

H. Borofsky	*M. S. Grossman
R. M. Goldstein	B. Rappaport
*A. Gopen	C. J. Robison
D. Gopen	C. Seigel
S. P. Gopen	*H. Ullian
J. Grossman	H. Wald

The Mt. Washington Co-operative Bank
430 Broadway (South Boston District)

Date of Incorporation, June 20, 1893
 Began Business, June 21, 1893

Regular meeting for receipt of moneys the third Wednesday of each month.

Thomas J. Giblin Brendon Shea
President Treasurer

Paul G. Day Charles P. Miller
Assistant Treasurers

Directors

J. T. Curtis	P. T. Kendrick
J. T. Day	M. J. Logan
*T. J. Giblin	*J. J. O'Connor
F. J. Hannon	G. J. Pfannenstiehl
P. J. Jakmauh	B. Shea
W. F. Kelley	*S. J. Tomasello

The North Dorchester Co-operative Bank
39 Savin Hill Avenue (Dorchester District)

Date of Incorporation, July 20, 1907
 Began Business, August 20, 1907

Regular meeting for receipt of moneys the third Tuesday of each month.

David J. Kelley John G. Long
President Treasurer

Mary M. Daly
Assistant Treasurer

Directors

J. J. Beades	D. J. Kelley
*H. A. Carey	J. G. Long
J. F. Daly	*F. X. Moritz
*W. D. Desmond	M. L. Ring
*P. F. Gallahue	*W. J. Roman
R. M. Horrigan	T. J. Spring

Pioneer Trimount Co-operative Bank
79-81 Tremont Street

Date of Incorporation, July 26, 1877
 Began Business, August 6, 1877

Regular meeting for receipt of moneys the second Wednesday of each month.

Elias F. Shamon Edward T. Wholley
President Treasurer

Isabel C. Arthur
Assistant Treasurer

Directors

W. D. Eldredge	*L. H. Robbins
*W. C. Gartner	E. F. Shamon
*M. E. Hollis	H. F. Weiler
*C. A. Lundquist	*E. T. Wholley
J. S. Nolan	W. F. Wyman

Roslindale Co-operative Bank of Boston
40 Belgrade Avenue (Roslindale District)

Date of Incorporation, March 7, 1898
 Began Business, April 20, 1898

Regular meeting for receipt of moneys the last business day of each month.

D. Leo Lionberger Fred J. Johnson, Jr.
President Treasurer

Marjorie E. Paine
Assistant Treasurer

Directors

G. H. Cleary	*A. McNeil
E. C. Doherty	M. E. Paine
R. M. Folkins	N. G. Papps
F. J. Johnson	H. L. Shufro
F. J. Johnson, Jr.	W. J. Stokes
*D. L. Lionberger	F. B. Williams, Jr.

BOSTON**Roxbury-Highland Co-operative Bank**
515 Centre Street (Jamaica Plain District)

Date of Incorporation, October 3, 1889
Began Business, November 1, 1889

Regular meeting for receipt of moneys the first
Wednesday of each month.

Charles E. Nichols
President

Henry B. Jackson
Treasurer

Directors

*E. C. Bamberry

D. J. Kelly

H. G. Bean

R. A. MacLellan

*F. C. Bleiler

H. F. Malley

H. C. Bleiler

*J. F. Murphy

W. F. Bleiler

*C. E. Nichols

E. V. Grabill

G. E. Plugge

H. C. Hohenstein

S. J. Rantin

H. B. Jackson

N. H. Simpson

South Boston Co-operative Bank
116 Dorchester Street (South Boston District)

Date of Incorporation, June 11, 1913
Began Business, June 21, 1913

Regular meeting for receipt of moneys the third
Monday of each month.

William H. Griffin
President

John H. Casey
Treasurer

Directors

J. P. Banks

L. T. Maloney

J. H. Casey

F. J. Monahan

*J. F. Devine

J. J. Regan

*W. H. Griffin

W. J. Skudris

J. J. Grigalus

*C. G. Stream

H. H. Hookway

W. H. Taylor

Telephone Workers' Co-operative Bank
50 Oliver Street

Date of Incorporation, March 20, 1925
Began Business, April 30, 1925

Regular meeting for receipt of moneys the last
business day of each month.

Albert F. Ripley
President

John F. Couming
Treasurer

Mary F. Dynan
Assistant Treasurer

Directors

*H. W. Bates

*L. R. Ford

W. E. Bevins

H. V. Keefe

J. J. Brennan

*J. R. McLeish

W. P. Brennan

J. L. Reynolds

J. J. Coughlan

A. F. Ripley

*J. F. Couming

C. F. Van Tassel

P. J. Eaton

R. F. Williams

The Uphams Corner Co-operative Bank
564 Columbia Road (Dorchester District)

Date of Incorporation, January 4, 1928
Began Business, January 4, 1928

Regular meeting for receipt of moneys the second
Monday of each month.

C. Leighton Forbes
President

Dorothy R. Coffey
Treasurer

Directors

A. F. Brady

*J. H. Freeman

W. F. Cleary

A. L. McMahon

D. R. Coffey

*D. F. O'Connell

E. A. Craig

F. O'Rourke

H. R. Donaghue

*J. L. Taylor, Jr.

*C. L. Forbes

C. A. Young, II

*R. T. Fowler

Volunteer Co-operative Bank
209 Washington Street

Date of Incorporation, November 16, 1887
Began Business, January 1, 1888

Regular meeting for receipt of moneys the third
Wednesday of each month.

John F. Welch
President

Paul F. Ochs
Treasurer

Joseph E. Langone

Maurice J. Angland

Assistant Treasurers

Directors

M. J. Connelly

J. E. Gibbons

S. Dunn

W. W. Johnson

W. F. Finucane

*E. J. Moore

P. L. Flynn, Jr.

*P. F. Ochs

C. J. Fox

A. N. Osgood

A. J. Gartland

*J. F. Welch

West Roxbury Co-operative Bank
209 Berkeley Street

Date of Incorporation, February 1, 1881
Began Business, March 3, 1881

Regular meeting for receipt of moneys the first
Thursday of each month.

Ira G. Hersey, Jr.
President

Walter A. Murphy
Treasurer

Directors

J. J. Connolly

W. M. Kingman

A. W. Hanson

*W. A. Murphy

*I. G. Hersey, Jr.

*J. V. Smith

M. Jenkins

K. W. Smith

Workingmen's Co-operative Bank 73 Cornhill

Date of Incorporation, June 9, 1880
Began Business, June 11, 1880

Branch Offices 264 Massachusetts Avenue 68 Summer Street

Regular meeting for receipt of moneys the fifteenth day of each month.

Everett P. Pope <i>President</i>	Michael J. Dunnigan <i>Treasurer</i>
Donald P. Keay	Mildred M. McLean
James F. Rynn <i>Assistant Treasurers</i>	

Directors

W. C. Brown	*R. A. Ilg
*S. S. Dean	*W. A. McCarrison
J. W. Gerrity	*E. P. Pope
W. H. Gulliver, Jr.	*R. B. Tyler
H. Holst	*J. A. Whittemore, Jr.

BRAINTREE

The Braintree Co-operative Bank 871 Washington Street

Date of Incorporation, June 24, 1889
Began Business, October 15, 1889

Regular meeting for receipt of moneys the third Tuesday of each month.

Henry D. Higgins <i>President</i>	Arthur L. Whitten <i>Treasurer</i>
Rita W. G. Church	Mabel F. McMorris
<i>Assistant Treasurers</i>	

Directors

H. I. Charnock	E. C. Mower, Jr.
C. R. Furlong	N. R. Pillsbury
D. B. Hall	N. P. Potter
*H. D. Higgins	J. L. Ray
G. V. Jones	H. F. Robinson
*R. Lakin	A. P. Sullivan
J. Landers	*A. L. Whitten
A. W. Moffatt	

BRIDGEWATER

Bridgewater Co-operative Bank Corner Church and South Streets

Date of Incorporation, May 27, 1902
Began Business, June 16, 1902

Regular meeting for receipt of moneys the third Monday of each month.

Rosario Wood <i>President</i>	Harvey A. Wilber <i>Treasurer</i>
Mary C. Scully <i>Assistant Treasurer</i>	

Directors

U. P. Baroni	H. C. Graebe
*A. Brouillard	H. D. Hunt
D. C. Chamberlain	E. J. Madden
A. E. Cox, Jr.	*F. Mitchell
P. P. Dorr	B. E. Ward
H. P. Dunn	*R. Wood

BROCKTON

Campello Co-operative Bank 1090 Main Street

Date of Incorporation, October 3, 1877
Began Business, October 8, 1877

Regular meeting for receipt of moneys the second Monday of each month.

Walter A. Forbush <i>President</i>	Paul C. Bennett <i>Treasurer</i>
Jason W. Shurtleff	Anna E. Johnson
<i>Assistant Treasurers</i>	

Directors

D. E. Alexander	W. A. Forbush, Jr.
W. H. Anderson	H. W. Harding
P. C. Bennett	H. F. Hollis
*A. A. Chamberlain	*W. R. Morse
B. E. Crowell	F. H. Sargent, Jr.
G. I. Crowell	J. W. Shurtleff
*A. W. Cudmore, Sr.	W. F. Stephens
W. A. Forbush	

BROOKLINE

Brookline Co-operative Bank 264 Washington Street

Date of Incorporation, March 13, 1895
Began Business, May 2, 1895

Regular meeting for receipt of moneys the first Thursday of each month.

Daniel G. Rollins <i>President</i>	James S. Parker <i>Treasurer</i>
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Grace R. Joslin
Assistant Treasurer

Directors

*W. B. Bushway	F. J. O'Hearn
*E. H. Fisk	J. S. Parker
G. R. Joslin	D. G. Rollins
*M. J. McLaughlin	*J. J. White

Chestnut Hill Co-operative Bank 1218 Boylston Street

Date of Incorporation, August 3, 1954
Began Business, October 1, 1954

Regular meeting for receipt of moneys the last business day of each month.

Grafton Fay <i>President</i>	Stanley Gruber <i>Treasurer</i>
Ernest T. Ridlon	Sydney M. Goldfine
<i>Assistant Treasurers</i>	

Directors

T. Black	*S. Gruber
M. Cerel	*M. J. Levin
M. Colten	J. C. Pappas
*J. Condos	*M. C. Roberts
D. L. Currier	J. Silvano
G. Fay	M. M. Starensier
*H. E. Franks	E. A. Umlah
M. M. Goldfine	

BROOKLINE**Coolidge Corner Co-operative Bank
1320 Beacon Street**

Date of Incorporation, April 6, 1955
Began Business, May 24, 1955

Regular meeting for receipt of moneys the last
business day of each month.

Benjamin Yarchin Benjamin Yarchin
President *Treasurer*

Marjorie P. Dougherty George B. Lourie
Assistant Treasurers

Directors

*N. Buchman	E. R. Masters
A. L. Carnegie	*B. Phillips
S. Cooper	B. Risenman
C. J. Gabriel	W. A. Silverman
D. M. Harvey	A. Yarchin
G. B. Lourie	*B. Yarchin
J. Lourie	D. Yarchin

CAMBRIDGE**The Columbian Co-operative Bank
of Cambridge**

751 Massachusetts Avenue

Date of Incorporation, May 6, 1892
Began Business, June 6, 1892

Regular meeting for receipt of moneys the second
Monday of each month.

James E. Spike Earle D. Wood
President *Treasurer*

Directors

*D. H. Andrews	A. J. Serino
L. Bartel	J. E. Spike
*E. A. Crane	D. N. Squires
C. A. Higley	*E. D. Wood
F. H. Reardon	A. M. Wright
G. K. Saurwein	

**North Cambridge Co-operative Bank
2360 Massachusetts Avenue**

Date of Incorporation, June 27, 1912
Began Business, July 9, 1912

Regular meeting for receipt of moneys the second
Tuesday of each month.

John D. Lynch John F. Griffin
President *Treasurer*

Marion A. Roche
Assistant Treasurer

Directors

C. A. Brusch	*D. M. Murphy
E. J. Danehy	P. J. Nelligan
*J. F. Griffin	J. J. Sullivan
*J. D. Lynch	E. B. Tinker
T. W. Lynch	J. T. White
*F. A. Masse	

**Reliance Co-operative Bank
15 Dunster Street**

Date of Incorporation, July 16, 1889
Began Business, July 16, 1889

Regular meeting for receipt of moneys the second
Wednesday of each month.

Harry R. Andrews John G. Wallwork
President *Treasurer*

Stuart M. Mabie
Assistant Treasurer

Directors

*H. R. Andrews	*H. F. Peak
*N. R. Cazmay	E. W. Phippen
A. T. Doyle	C. C. Pyne
*A. Durant	C. J. Sommer
F. E. Gallivan	F. H. Townsend
E. B. Hamilton	J. G. Wallwork
A. G. MacKenzie	A. O. Wilson, Jr.
R. L. Masson	

CANTON**Canton Co-operative Bank
510 Washington Street**

Date of Incorporation, January 10, 1891
Began Business, February 10, 1891

Regular meeting for receipt of moneys the second
Tuesday of each month.

Eliot C. French Charles H. Seavey
President *Treasurer*

Helen G. Buckley
Assistant Treasurer

Directors

R. J. Baldwin	J. E. Kennedy
H. Baxendale	*H. W. Merriam
*H. B. Capen	*H. N. Mosman
C. Devoll, Jr.	*W. C. Russell
E. C. French	*C. H. Seavey
J. G. Galligan, Jr.	H. W. Tate
R. E. Hollister	A. A. Ward
F. G. Jameson	

CHELSEA**Chelsea Co-operative Bank
407 Broadway**

Date of Incorporation, October 25, 1910
Began Business, November 2, 1910

Regular meeting for receipt of moneys the last business
day of each month.

Charles L. Raffi Samuel B. Hayes
President *Treasurer*

Irene A. Grzybinska
Assistant Treasurer

Directors

*H. C. Corliss	L. J. Lynn
R. A. Cummings	W. E. Mutz
*S. B. Hayes	C. L. Raffi
J. E. Henry	C. Richmond
*C. S. Hobart	D. Walper
E. Hutchinson	R. S. Wentworth

The Provident Co-operative Bank 14 Congress Avenue

Date of Incorporation, September 25, 1885
Began Business, September 28, 1885

Regular meeting for receipt of moneys the fourth
Monday of each month.

Eben Hutchinson Rodney E. Mixer
President *Treasurer*

Hazel P. Crowley
Assistant Treasurer

Directors

J. F. Donovan	G. J. King
W. W. Dykeman	*R. E. Mixer
*R. F. Goldsworthy	R. O. Rockwell, Jr.
H. D. Hancock	G. W. Shepherd
E. Hutchinson	J. B. Shurtleff
E. Hutchinson, Jr.	*J. F. Tierney

The Chicopee Falls Co-operative Bank 127 Main Street

Date of Incorporation, September 13, 1923
Began Business, November 2, 1923

Regular meeting for receipt of moneys the first
Friday of each month.

Ralph P. Cunningham George N. Benoit
President *Treasurer*

Directors

*G. N. Benoit	*G. S. Hockenberry
*R. P. Cunningham	J. D. O'Connor
N. J. Forcier	P. H. O'Toole
C. Galuszka	A. S. Roman

CHESTER

Chester Co-operative Bank Main Street

Date of Incorporation, December 31, 1923
Began Business, January 10, 1924

Regular meeting for receipt of moneys the second
Thursday of each month.

Samuel J. Donnelly Lester W. Simmons
President *Treasurer*

Directors

S. D. Barton	G. W. Olds
R. T. Bevan	*C. F. Pease
*S. J. Donnelly	W. A. Pease
S. H. Eames	*T. Rose
H. C. Haskins	L. W. Simmons
J. A. Huffmire	W. H. Stevens

CHICOPEE

Chicopee Co-operative Bank 35 Center Street

Date of Incorporation, June 12, 1909
Began Business, August 3, 1909

Regular meeting for receipt of moneys the first
Tuesday of each month.

Frank M. Beesley William H. Brown
President *Treasurer*

Margaret C. Bagley
Assistant Treasurer

Directors

A. J. Balakier	T. J. Grady, Jr.
A. L. Balthazard	F. G. Gregory
*F. M. Beesley	S. F. Jorczak
*J. E. Connor	*W. S. Olbrych
J. F. Cyran	E. J. O'Neil
R. J. Flanagan	J. J. Stachowicz
L. R. Flint	*H. J. Tessier
J. F. Gilrein	

CLINTON

The John Prescott Co-operative Bank 77 High Street

Date of Incorporation, January 11, 1935
Began Business, January 11, 1935

Regular meeting for receipt of moneys the second
Thursday of each month.

George V. Raynsford Carleton J. Noon
President *Treasurer*

Edward W. Hoban
Assistant Treasurer

Directors

R. B. Coldwell	N. E. Mather, Jr.
D. H. Dorr, Sr.	C. J. Noon
*M. J. Flanagan	G. V. Raynsford
*F. W. Fleischer	*M. A. Ruane
J. R. Gates	

COHASSET

Pilgrim Co-operative Bank 48 South Main Street

Date of Incorporation, April 26, 1916
Began Business, May 16, 1916

Regular meeting for receipt of moneys the third
Tuesday of each month.

Russell L. Fish Edward A. Mulvey
President *Treasurer*

Directors

*D. L. Agnew	H. F. Howe
*G. Churchill	M. L. Kerr
R. B. Coulter	E. A. Mulvey
*R. L. Fish	H. A. Severne
M. A. Hall	*F. L. Westerhoff

CONCORD**Concord Co-operative Bank**
31 Walden StreetDate of Incorporation, December 19, 1921
Began Business, February 15, 1922Regular meeting for receipt of moneys the last
business day of each month.Raymond D. Willard Gordon H. Ogilvie
President *Treasurer*Leslie F. Nelson
*Assistant Treasurer**Directors*

*J. J. Bent	B. W. McGrath
*H. W. Brown	L. A. Murray
E. B. Caiger	*J. E. Muttly
C. T. Dolan	G. H. Ogilvie
M. L. Donaldson	W. I. Park
W. N. How	T. Peterson
E. R. Howard	R. D. Willard
*W. T. Magoon	

DANVERS**The Danvers Co-operative Bank**
11 Maple StreetDate of Incorporation, August 24, 1892
Began Business, August 29, 1892Regular meeting for receipt of moneys the last
Monday of each month.Cyrus F. Newbegin Harold H. Nylund
President *Treasurer**Directors*

F. H. Chase	*J. E. Morse, Jr.
H. S. Clark	*C. F. Newbegin
W. A. Cook	H. H. Nylund
*W. C. Cook	J. F. Poor
W. J. Cullen	*W. H. Sanborn
H. T. Merrill	J. C. Wilkins

DEDHAM**The Dedham Co-operative Bank**
402 Washington StreetDate of Incorporation, February 11, 1886
Began Business, February 16, 1886Regular meeting for receipt of moneys the third
Tuesday of each month.Dennis J. Hurley Robert A. Dewar
President *Treasurer*Virginia A. Merino
*Assistant Treasurer**Directors*

M. A. Carney	D. J. Hurley
*R. A. Dewar	A. R. Long
R. A. Eaton	F. W. Massey
*C. M. Gibson	L. J. Murray
V. B. Hitchins	*E. W. Pilling
J. D. Hodgdon	L. T. Shine

DIGHTON**North Dighton Co-operative Bank**
51 Spring StreetDate of Incorporation, April 14, 1890
Began Business, April 21, 1890Regular meeting for receipt of moneys the second
Monday of each month.Charles R. Briggs Stafford H. Hambly
President *Treasurer**Directors*

*N. S. Bowen	S. H. Hambly
C. R. Briggs	G. B. Lockhart
*P. H. Carr	*F. W. Mayer
H. T. Childs	L. I. Phillips
H. A. Goff	S. J. Pickens
H. E. Goff	

EAST BRIDGEWATER**East Bridgewater Co-operative Bank**
6 Central StreetDate of Incorporation, February 25, 1913
Began Business, April 1, 1913Regular meeting for receipt of moneys the last
business day of each month.Richard F. Bartlett Horace W. Collamore
President *Treasurer**Directors*

R. F. Bartlett	N. E. Lundberg
*P. T. Benson	C. E. Merrill
H. W. Collamore	E. W. Nutter
V. D'Arpino	*H. P. Perkins
M. H. Davidson	M. F. Roach, Jr.
*G. J. Frahar	*J. B. Thorndike
R. A. Leland	*E. E. Whitmore
W. A. Luddy	

EASTHAMPTON**Easthampton Co-operative Bank**
55 Union StreetDate of Incorporation, March 24, 1900
Began Business, April 2, 1900Regular meeting for receipt of moneys the first
Monday of each month.William C. Fickert Alfred J. Lapan
President *Treasurer**Directors*

W. S. Babcock	J. A. Laprade
H. E. Bailey	P. M. McIntosh
W. J. Czelusniak	*W. E. Riedel
*W. C. Fickert	*A. A. Weidhaas
A. J. Kendrew	

EASTON**The North Easton Co-operative Bank**
93 Main StreetDate of Incorporation, April 23, 1889
Began Business, April 23, 1889Regular meeting for receipt of moneys the third
Monday of each month.Edgar W. Baldwin Ralph A. Hopkins
President *Treasurer**Directors*

R. D. Andrews	R. F. Gooch
*E. W. Baldwin	S. T. Haglund
J. Brenner	H. C. Holmes
*D. C. Brophy	R. P. Howard
*A. N. Carlson	G. H. Knapp
*G. L. Copeland	C. A. Perkins
R. E. Dahlborg	*W. S. Rice

EVERETT**Everett Co-operative Bank**
411 BroadwayDate of Incorporation, September 24, 1890
Began Business, October 14, 1890Regular meeting for receipt of moneys the third
Monday of each month.Harland B. Newton Bernard G. Teel
President *Treasurer*Grace W. Card
*Assistant Treasurer**Directors*

F. J. Cronin	J. D. Malcolm
M. J. DeLeo	*H. E. Mason
A. F. Ensor	R. W. Nelson
J. R. Leighton	H. B. Newton
*W. C. Lyford	*M. G. Sanborn
A. H. MacKinnon	*B. G. Teel

Glendale Square Co-operative Bank
715 BroadwayDate of Incorporation, May 15, 1928
Began Business, May 31, 1928Regular meeting for receipt of moneys the second
Saturday of each month.James P. Mulrennan Deborah E. O'Connor
President *Treasurer**Directors*

C. Barbarisi	S. Edelstein
*J. Bloomberg	W. H. Gerety
H. Cameron	*E. S. Mitchell
J. M. Carroll	*J. P. Mulrennan
P. J. Crowley	

FALL RIVER**The Fall River Co-operative Bank**
30 Bedford StreetDate of Incorporation, December 1, 1888
Began Business, December 12, 1888Regular meeting for receipt of moneys the second
Wednesday of each month.M. Richard Brown Carl K. Lincoln
President *Treasurer*Nellie A. Greenwood
*Assistant Treasurer**Directors*

A. B. Almy	*C. K. Lincoln
L. S. Brayton	A. G. Pierce
M. R. Brown	D. J. Richardson
*G. S. Darling	*J. Sampson
C. D. Davol	*W. A. Sherman
P. H. Hood	M. A. Westgate
P. H. Hood, Jr.	

The Lafayette Co-operative Bank
16 Bedford StreetDate of Incorporation, April 11, 1894
Began Business, May 3, 1894Regular meeting for receipt of moneys the last
business day of each month.Noel Giard William D. Palmer
President *Treasurer*Angelo S. Borges Robertha A. Durfee
*Assistant Treasurers**Directors*

N. H. Boule	J. E. Lajoie
*F. L. Collins, Jr.	J. Marshall
O. Dumont	H. C. Padelford
*N. Giard	*W. D. Palmer
A. Giroux	J. O. St. Denis
G. W. Graham	F. M. Silvia, Jr.

People's Co-operative Bank
60 Bedford StreetDate of Incorporation, February 18, 1882
Began Business, March 15, 1882Regular meeting for receipt of moneys the third
Thursday of each month.Charles H. Durfee Charles H. Durfee
President *Treasurer*Nathaniel B. Durfee Hilda P. Bennett
*Assistant Treasurers**Directors*

A. H. Davis	*W. W. Leeming
*G. Delano, Jr.	W. S. Lynch
*C. H. Durfee	E. V. D. Mills
*N. B. Durfee	W. F. Sanford
*D. J. Friar	G. L. Sisson

FALL RIVER**Troy Co-operative Bank
15 Purchase Street**

Date of Incorporation, July 10, 1880
Began Business, July 20, 1880

Regular meeting for receipt of moneys the third
Tuesday of each month.

Cyrus C. Rounseville William C. Harrison
President *Treasurer*

Florence I. Reed
Assistant Treasurer

Directors

R. C. Bigelow	W. E. Crowther
E. S. Bliss	*W. F. Davis
C. Buffington	*W. C. Harrison
H. S. R. Buffinton	J. P. Hart
T. J. Carey	*C. C. Rounseville
E. J. Cote	*S. J. Waring

FALMOUTH**The Falmouth Co-operative Bank
143 Main Street**

Date of Incorporation, May 22, 1925
Began Business, June 9, 1925

Regular meeting for receipt of moneys the second
Tuesday of each month.

Rawson C. Jenkins John R. Hughes
President *Treasurer*

Directors

G. Beale	A. E. Landers
G. H. Bigelow	M. R. Lawrence
S. Crosby	*H. I. McLane
*A. W. Dyer	*C. E. Morrison
C. E. Hall	W. R. Nickerson
*J. R. Hughes	*W. W. Peters
R. C. Jenkins	

FITCHBURG**Fidelity Co-operative Bank
675 Main Street**

Date of Incorporation, April 25, 1888
Began Business, May 8, 1888

Regular meeting for receipt of moneys the last
business day of each month.

Milton A. Barrett Ruby E. Murch
President *Treasurer*

Francis M. Metterville
Assistant Treasurer

Directors

*W. E. Anglim	M. Ford
*W. B. Arnold	*W. H. B. Fraas
W. E. Aubuchon	W. B. Hurd
*M. A. Barrett	C. P. Johnson
W. H. Dolan	W. S. Kemp, Jr.

FRAMINGHAM**Framingham Co-operative Bank
59 Howard Street**

Date of Incorporation, April 18, 1889
Began Business, May 6, 1889

Regular meeting for receipt of moneys the first
Monday of each month.

Philip R. O'Brien Kenneth L. Atwell
President *Treasurer*

Charles W. Hickson
Assistant Treasurer

Directors

R. L. Allen	*G. F. Murphy
*D. F. Copeland	P. R. O'Brien
H. N. Dowse	N. A. Packard
J. T. Hargraves	E. M. Prescott
G. E. Heiber	J. A. Turner
C. W. Johnson	*W. S. Walsh
B. L. Moore	

**South Middlesex Co-operative Bank
102 Concord Street**

Date of Incorporation, November 19, 1920
Began Business, January 13, 1921

Regular meeting for receipt of moneys the third
Monday of each month.

John M. Merriam Anna M. Gorman
President *Treasurer*

Mildred A. Callahan
Assistant Treasurer

Directors

*W. B. Brockelman	*J. J. O'Connor
*R. J. Callahan	P. Ottaviani
A. M. Colonna	E. J. Phair
S. H. Cushing	B. V. Schofield
J. L. Haas	J. J. Sheehan
J. M. Merriam	I. J. Stapleton
J. J. Murphy	

FRANKLIN**Dean Co-operative Bank
68 Main Street**

Date of Incorporation, June 15, 1889
Began Business, July 2, 1889

Regular meeting for receipt of moneys the first
Tuesday of each month.

Ernest B. Parmenter Charles J. Swenson, Jr.
President *Treasurer*

Emma J. Catalano
Assistant Treasurer

Directors

R. Assetta	*R. E. Lougee
*A. Bullukian	*A. Mackintosh
J. D. Daddario	E. B. Parmenter
W. S. Eastman	*C. J. Swenson, Jr.
H. J. Geb	E. G. Taylor
*A. C. Gowing	

GARDNER**The Chair-Town Co-operative Bank**
74 Main StreetDate of Incorporation, January 22, 1915
Began Business, January 26, 1915Regular meeting for receipt of moneys the fourth
Tuesday of each month.Robert M. Tappin Harry K. Edgell
President *Treasurer**Directors*

*E. A. Brooks	C. E. Langlois
H. F. Brown	*W. A. Loughlin
F. E. Depinet, Jr.	L. Reponen
*H. K. Edgell	O. W. Siebert, 2nd
*O. Hakkinen	*R. M. Tappin
G. A. Keyworth	F. D. Tousignant
A. P. Kraskouskas	

Gardner Co-operative Bank
33 Pleasant StreetDate of Incorporation, January 14, 1889
Began Business, March 12, 1889Regular meeting for receipt of moneys the second
Tuesday of each month.Charles C. Brooks, Jr. Clarence W. Hammond
President *Treasurer*Howard M. Tipton
*Assistant Treasurer**Directors*

*A. A. Bent	H. S. Kendall
A. R. Berg	M. A. Moore
C. C. Brooks, Jr.	*R. F. Porter
*H. E. Drake	R. H. Tousignant
*C. W. Hammond	B. J. Wolanske
I. B. Howe	*R. F. Wood
R. W. Kelley	

GLOUCESTER**Gloucester Co-operative Bank**
85 Middle StreetDate of Incorporation, March 2, 1887
Began Business, April 14, 1887Regular meeting for receipt of moneys the second
Thursday of each month.Ralph E. Cunningham John C. Frithsen
President *Treasurer**Directors*

*R. E. Cunningham	*A. J. Guittarr
T. W. Dolan	D. F. Harris
*S. J. Favazza	*J. J. Lowrie
C. F. Foley	A. H. Nutton
C. H. Gibbs	G. H. Tarr
J. C. Greely, Jr.	R. L. Thompson

GRAFTON**Grafton Co-operative Bank**
21 Central SquareDate of Incorporation, October 19, 1887
Began Business, November 10, 1887Regular meeting for receipt of moneys the second
Thursday of each month.Frank C. Martin Harold A. Simmons
President *Treasurer*Florence B. Harvie
*Assistant Treasurer**Directors*

E. E. Adams	F. C. Martin
*W. E. Barr	P. A. Peterson
S. L. Davenport	G. W. Rice
*C. H. Earnshaw	*H. A. Simmons
T. E. Hinchliffe	

GREAT BARRINGTON**The Housatonic Co-operative Bank**
264 Main StreetDate of Incorporation, June 12, 1889
Began Business, July 1, 1889Regular meeting for receipt of moneys the first
Monday of each month.John F. Mack Dennis C. Killeen
President *Treasurer*Margaret H. Ball
*Assistant Treasurer**Directors*

J. S. Burnett	*D. C. Killeen
F. E. Chamberlin	*J. F. Mack
*C. P. Comstock	H. E. Race, Sr.
J. Doon, Sr.	W. V. Seeley
A. E. Gerard	

GREENFIELD**Greenfield Co-operative Bank**
63 Federal StreetDate of Incorporation, June 21, 1905
Began Business, July 11, 1905Regular meeting for receipt of moneys the second
Tuesday of each month.Eugene L. Bond Herbert J. Smith
President *Treasurer*Catherine V. Clough Ralph L. Bassett
*Assistant Treasurers**Directors*

*E. L. Bond	M. C. Skilton
*H. F. Burnham	*H. J. Smith
D. W. Clark	*M. C. Stimson
L. A. Comins	P. Tedesco, Jr.
H. F. Lawler	W. C. Wentworth
L. H. Reed	F. A. Yeaw

HAVERHILL**Citizens' Co-operative Bank**
200 Merrimack StreetDate of Incorporation, August 22, 1887
Began Business, September 12, 1887Regular meeting for receipt of moneys the second
Monday of each month.Harold M. Goodwin Baker Adams
President *Treasurer*Dorothy Mills
*Assistant Treasurer**Directors*

*B. Adams	H. J. Gray
C. T. Bixby	C. A. Holmes
G. E. Goodrich	K. R. Johnson
*H. M. Goodwin	*N. C. Johnson
J. H. Goodwin	J. F. Maguire

The Groveland Co-operative Bank
107 Merrimack StreetDate of Incorporation, November 4, 1895
Began Business, November 19, 1895Regular meeting for receipt of moneys the third
Tuesday of each month.William R. Shepherd Laura G. Pettengill
President *Treasurer*Irene H. Berube
*Assistant Treasurer**Directors*

*F. P. Burnham	*R. T. Shea
R. E. Denoncour	*W. R. Shepherd
J. W. McGinley	J. L. Shevenell
W. E. Milnes	D. P. Stone
T. E. Pike	P. J. Tikelis

Haverhill Co-operative Bank
117 Merrimack StreetDate of Incorporation, August 20, 1877
Began Business, September 3, 1877Regular meeting for receipt of moneys the first
Monday of each month.Charles A. Bodwell Warren W. Morton
President *Treasurer*Edna E. Gage
*Assistant Treasurer**Directors*

N. Bendetson	A. J. Ingham
C. A. Bodwell	*R. B. Kimball
G. H. Cranton	*W. W. Morton
E. E. Gage	J. R. Page
H. C. Harrison	W. S. Soroka
B. D. Harvey	*C. H. Stevens

HINGHAM**The Hingham Co-operative Bank**
71 Main StreetDate of Incorporation, June 1, 1889
Began Business, June 5, 1889Regular meeting for receipt of moneys the first
Wednesday of each month.Eugene V. Potter Nathan L. Whitten
President *Treasurer*Helen K. Cotehen
*Assistant Treasurer**Directors*

M. G. Douglas	K. G. MacLeod
H. L. Downing	*L. W. Perkins
*L. W. Foster	*E. V. Potter
J. J. Gordon	S. Sprague
G. B. Holt	N. L. Whitten
E. L. Loring	

HOLBROOK**The Holbrook Co-operative Bank**
95 North Franklin StreetDate of Incorporation, June 9, 1888
Began Business, June 11, 1888Regular meeting for receipt of moneys the second
Tuesday of each month.Leroy R. Wyman William B. Nash
President *Treasurer*Alphonse R. Uva
*Assistant Treasurer**Directors*

J. J. Barry	A. E. Hooker
C. H. Brown	*J. F. Megley
J. H. Card	*E. C. Poole
S. E. Ellis	A. T. Southworth
*G. J. Hagerty	R. M. Stikeleather
V. M. Hogan	L. R. Wyman

HOLYOKE**The City Co-operative Bank**
272 Appleton StreetDate of Incorporation, July 16, 1889
Began Business, July 23, 1889Regular meeting for receipt of moneys the last
business day of each month.Clement E. Ducharme France R. Lacoste
President *Treasurer*Monique Ducharme
*Assistant Treasurer**Directors*

*L. E. Beaulieu	*E. S. Frenier
E. Bouchard	R. W. Kuc
C. R. Brunelle	A. R. Larose
*R. P. Charest	E. J. Martineau
L. J. Denys	G. V. Ross
C. E. Ducharme	R. F. Stebbins
F. R. Ducharme	

Holyoke Co-operative Bank 319 Appleton Street

Date of Incorporation, July 24, 1880
Began Business, August 25, 1880

Regular meeting for receipt of moneys the last
business day of each month.

Elmer C. Tucker Stevenson T. Nelson
President *Treasurer*

Directors

R. Astley	*S. T. Nelson
*G. Barnett	A. K. Riley
E. J. Bayon	D. S. Silsby
*E. F. Day	F. Snyder
J. F. Gibson	E. H. Stuebi
*F. R. Green	E. C. Tucker

HUDSON

Hudson Co-operative Bank 12 Pope Street

Date of Incorporation, October 22, 1885
Began Business, November 19, 1885

Regular meeting for receipt of moneys the third
Thursday of each month.

Harriman A. Reardon Edward E. Sumpter
President *Treasurer*

Charlotte H. Aldrich
Assistant Treasurer

Directors

*E. V. Aldrich	F. E. Morris
*W. E. Boyd	*L. L. Parker
F. J. Braga	O. L. Perrault
G. A. Coyne	H. A. Reardon
*G. A. Durand	F. E. Sanderson
M. A. Fillmore	T. A. Walsh
*W. S. Greeley	C. T. Whiting
J. J. Henderson	

HULL

Hull Co-operative Bank 4 Samoset Avenue

Date of Incorporation, April 21, 1955
Began Business, May 31, 1955

Regular meeting for receipt of moneys the last
business day of each month.

Alfred M. Slattery Joseph C. Murray
President *Treasurer*

Hugh C. Ross
Assistant Treasurer

Directors

*J. G. Anastos	J. I. Mirkin
*A. Cadish	*B. E. Oster
R. Epstein	J. J. Pearl
P. D. Fine	I. L. Rosenblum
*C. A. LaCentra	*H. C. Ross
E. M. Loew	A. M. Slattery
E. Minelli, Jr.	A. Winer
A. J. Minevitz	

IPSWICH

Ipswich Co-operative Bank 8 Market Street

Date of Incorporation, July 8, 1913
Began Business, July 14, 1913

Regular meeting for receipt of moneys the second
Monday of each month.

George C. Parsons George H. Geddes
President *Treasurer*

Directors

T. J. Ciolek	*G. C. Parsons
E. L. Elliott	A. R. Philpott
C. E. Goodhue, Jr.	*H. E. Porter
*L. M. King	N. L. Quint
G. E. Levesque	P. N. Soffron
W. M. Lewis	E. Streiff
*C. A. Mallard	F. S. Witham
*E. J. Marcocelle	

LAWRENCE

Atlantic Co-operative Bank 366 Essex Street

Date of Incorporation, March 26, 1891
Began Business, April 30, 1891

Regular meeting for receipt of moneys the last
business day of each month.

Frederick G. Caspar Philip F. Robbins
President *Treasurer*

Vera G. Pedrick
Assistant Treasurer

Directors

C. Ash	*E. V. Reed
D. F. Cahill	*P. F. Robbins
*F. G. Caspar	C. F. Smith
C. F. Dewhirst	E. H. Steinert
W. D. Eastman	R. P. Sumberg
H. W. Leitch	*J. A. Torrisi
L. F. Nolet	W. N. Webster
J. C. Reardon	

Lawrence Co-operative Bank 21 Lawrence Street

Date of Incorporation, March 12, 1888
Began Business, April 6, 1888

Regular meeting for receipt of moneys the last
business day of each month.

Edward Bower Edward Bower
President *Treasurer*

Kenneth A. Ryder
Assistant Treasurer

Directors

*T. E. Andrew	J. H. Eaton
J. R. Ball	J. H. Kellett
*E. Bower	W. W. Kurth
P. F. Danforth	*W. D. McIntyre
R. G. Doyle	W. S. Titcomb

LAWRENCE**The Merrimack Co-operative Bank**
264 Essex StreetDate of Incorporation, April 2, 1892
Began Business, April 28, 1892Regular meeting for receipt of moneys the first
Friday of each month.Leo E. Garneau George J. McCarthy
President *Treasurer*William E. Moriarty Charles A. McCarthy
*Assistant Treasurers**Directors*F. J. Buckley J. J. Hurley
L. F. Daley C. A. McCarthy
*W. V. Demers *G. J. McCarthy
*L. E. Garneau I. E. Rogers
*J. A. Hurley L. Viger**LOWELL****B. F. Butler Co-operative Bank**
10 Hurd StreetDate of Incorporation, October 30, 1901
Began Business, November 1, 1901Regular meeting for receipt of moneys the first
Friday of each month.Leon D. Abbott John H. Pearson
President *Treasurer*Edith A. Sanborn
*Assistant Treasurer**Directors*D. W. Abbott J. F. Murray
*L. D. Abbott A. F. D. Pearson
D. W. Farrington *J. H. Pearson
*W. R. Jeyes, Jr. W. Pearson
J. F. McCammon M. G. Rogers**Lowell Co-operative Bank**
18 Hurd StreetDate of Incorporation, April 29, 1885
Began Business, May 14, 1885Regular meeting for receipt of moneys the first
Friday after the tenth day of each month.Francis M. Qua Robert F. Qua
President *Treasurer*Benjamin A. Harrison Arthur L. Mahoney
*Assistant Treasurers**Directors**V. E. Dozois J. R. Mansfield
H. J. Hall E. R. O'Heir
R. A. Johnson F. M. Qua
W. C. Lahue *R. F. Qua
B. D. Leahey R. E. Runels
*A. L. Mahoney *W. A. Thompson**LYNN****Equitable Co-operative Bank**
87 Oxford StreetDate of Incorporation, October 2, 1877
Began Business, October 8, 1877Regular meeting for receipt of moneys the first
Wednesday of each month.John H. Mattson Frederick W. Hixon
President *Treasurer*Fred P. Newton Ruth M. Collins
*Assistant Treasurers**Directors*I. R. Beane J. H. Mattson
*E. N. Fuller W. A. Mattson
A. N. Hammer *F. P. Newton
H. F. Harvey A. C. Reynolds
*F. W. Hixon J. T. Seeton
R. J. Long W. M. Shaw
D. L. MacDonald**Lincoln Co-operative Bank**
40 Central SquareDate of Incorporation, April 7, 1909
Began Business, April 26, 1909Regular meeting for receipt of moneys the last
business day of each month.Francis E. Ingalls Francis E. Ingalls
President *Treasurer*Harold J. Curtis
*Assistant Treasurer**Directors*W. A. Bishop *C. E. Lundgren
*G. C. Curtis W. W. Morton
H. J. Curtis W. M. Nye
*F. E. Ingalls S. C. Rogers
F. P. Keach H. O. Silsbee, 2nd
H. Kozlowski *J. E. Spinney**Lynn Co-operative Bank**
9 Willow StreetDate of Incorporation, November 8, 1891
Began Business, November 23, 1891Regular meeting for receipt of moneys the first
Monday of each month.Earl E. Wells Charles B. Bethune
President *Treasurer*Allan B. Bethune
*Assistant Treasurer**Directors**A. B. Bethune *F. C. Reed
*C. B. Bethune W. E. Richardson
E. N. Downing *J. W. Rogers
A. B. Hawkes C. L. Stover
M. W. Hunt E. E. Wells
R. E. Morrow R. E. Wells

MALDEN**Fellsway Co-operative Bank**
353 Main StreetDate of Incorporation, April 7, 1915
Began Business, June 7, 1915Regular meeting for receipt of moneys the first
Monday of each month.William E. Cunningham Charles A. Ferguson, Jr.
President *Treasurer**Directors*

N. E. Boyle	N. A. Gallagher
*E. E. Burns	*W. W. Hall
R. Burns	*J. P. Hughes
W. E. Cunningham	J. R. Mucci
E. W. Fitzgerald	F. H. Reed
H. W. Fitzpatrick	G. W. Shinney

Malden Co-operative Bank
20 Exchange StreetDate of Incorporation, April 27, 1887
Began Business, May 9, 1887Regular meeting for receipt of moneys the second
Monday of each month.Lawrence H. Marston Carl B. Norris
President *Treasurer*Kenneth L. Goddard
*Assistant Treasurer**Directors*

H. C. Bacon	A. E. Morton
*T. H. Bush	C. F. Springall
W. C. Hamilton	*E. S. Stackpole
J. H. Koniares	R. P. Wilder
*L. H. Marston	

MANSFIELD**Mansfield Co-operative Bank**
80 North Main StreetDate of Incorporation, March 10, 1883
Began Business, March 21, 1883Regular meeting for receipt of moneys the third
Wednesday of each month.Everett A. Horton James A. Wheeler
President *Treasurer*Raymond W. Everett
*Assistant Treasurer**Directors*

L. B. Allen	*W. P. McDermott
*C. M. Briggs	R. Richardson
J. A. Cataloni	P. L. Slayton
F. J. Fox	C. A. Wheeler
E. A. Horton	J. A. Wheeler
C. S. Mason	*C. H. Willard

MARBLEHEAD**The Marblehead Co-operative Bank**
109 Pleasant StreetDate of Incorporation, May 5, 1886
Began Business, May 6, 1886Regular meeting for receipt of moneys the first
Thursday of each month.W. Gerry Martin Clarence E. Chapman
President *Treasurer**Directors*

E. M. Atkins	J. H. Ferguson
A. M. Brown	W. K. Goodwin
*J. I. Carey	J. D. Hill
B. R. Chadwick	*W. G. Martin
C. E. Chapman	F. N. Osborne, Jr.
E. S. Clark, Jr.	D. M. Stacey
C. M. Damon	*A. L. Swasey
J. A. M. Dow	

MARLBOROUGH**The Marlborough Co-operative Bank**
187 Main StreetDate of Incorporation, April 16, 1890
Began Business, May 1, 1890Regular meeting for receipt of moneys the second
Friday of each month.Frederick W. Pratt Cecil E. Standish
President *Treasurer*Richard K. Cogswell
*Assistant Treasurer**Directors*

F. N. Bearce	H. S. Morse
J. J. Bradley	F. W. Pratt
*A. M. Forbush	C. E. Standish
*N. Forbush	J. W. Temple
*J. Golden	C. E. Williams
*H. E. Moineau	W. F. Wingler

MEDFIELD**The Medfield Co-operative Bank**
6 Pleasant StreetDate of Incorporation, December 29, 1905
Began Business, January 8, 1906Regular meeting for receipt of moneys the second
Monday of each month.Charles C. Cain Walter E. Anderson
President *Treasurer*Mary E. Bridge
*Assistant Treasurer**Directors*

*W. E. Anderson	R. W. Lyman
J. F. Bradstreet	*J. W. Payson
*C. C. Cain	*A. D. Thorne
W. A. Fitts	H. J. Webb
J. S. Kennedy	

MEDFORD**Community Co-operative Bank**
112 Medford StreetDate of Incorporation, August 7, 1956
Began Business, October 2, 1956Regular meeting for receipt of moneys the last
business day of each month.Sherwood J. Tarlow Theodore S. Samet
President *Treasurer*Ruby F. York
*Assistant Treasurer**Directors*

C. E. Bleiler	J. E. Patkin
M. F. Breen	S. Patkin
J. J. Cirigliano, Jr.	T. S. Samet
*B. F. Faulkner	*M. M. Sloane
*J. F. Golden, Jr.	H. I. Stoller
M. Juskalian	G. K. Surabian
J. P. Meehan	*S. J. Tarlow
*R. A. Mullis	

Hillside-Cambridge Co-operative Bank
356 Boston AvenueDate of Incorporation, September 5, 1877
Began Business, September 12, 1877Regular meeting for receipt of moneys the first
Tuesday of each month.George S. Miller Donald N. Sleeper
President *Treasurer*Flora S. Harris
*Assistant Treasurer**Directors*

F. J. Callahan	*J. W. McKeon
*C. A. E. Clark	G. S. Miller
T. J. Conroy	D. N. Sleeper
H. N. Craig, Jr.	D. N. Sleeper, Jr.
R. Craig	*G. W. Sleeper
H. S. Johnson	H. C. Valcours
A. F. Kearin	D. Wallis
A. W. Leighton	

The Medford Co-operative Bank
60 High StreetDate of Incorporation, June 21, 1886
Began Business, July 7, 1886Regular meeting for receipt of moneys the first
Wednesday of each month.Rufus H. Bond A. Henry Craft
President *Treasurer*Cecelia G. Hussey
*Assistant Treasurer**Directors*

R. H. Bond	C. S. Leonard
J. J. Carew	W. Lippman
M. B. Collins	C. L. Oxnard
*A. H. Craft	L. R. Robbins
J. C. G. DeWolfe	*R. N. Spofford
G. C. Geake	A. R. Staffier
*P. A. Hall	E. V. Telfer

West Medford Co-operative Bank
430 High StreetDate of Incorporation, May 9, 1924
Began Business, June 10, 1924Regular meeting for receipt of moneys the second
Wednesday of each month.J. Raymond Gaffey Robert M. Barclay
President *Treasurer*Beatrice Keshian
*Assistant Treasurer**Directors*

*R. M. Barclay	G. P. Hassett
E. R. Brackett	F. W. Holmes
A. W. Byam	A. Maggiore
L. M. Child, Jr.	W. Marchese
W. F. Colby	*F. W. Marshall, Jr.
*J. R. Gaffey	R. R. Sullivan
G. D. Hall	

MEDWAY**Medway Co-operative Bank**
322 Village StreetDate of Incorporation, September 7, 1915
Began Business, October 5, 1915Regular meeting for receipt of moneys the first
Tuesday of each month.Rudolph F. King Daniel M. Malloy
President *Treasurer**Directors*

L. F. Cassidy	W. J. Malloy
*F. B. Clark	*D. J. Murphy
A. T. Handverger	R. J. O'Donnell
R. W. Hunter	*J. H. Reardon
P. J. Kenney	A. L. Saunders
G. P. King	H. E. Sherman
R. F. King	*J. J. Sullivan
*D. M. Malloy	

MELROSE**Melrose Co-operative Bank**
638 Main StreetDate of Incorporation, April 4, 1890
Began Business, April 20, 1890Regular meeting for receipt of moneys the first
Monday of each month.Ernest W. Lay Robert L. Hutchinson
President *Treasurer*Dorothy J. White
*Assistant Treasurer**Directors*

C. L. Allen	S. H. Jones
J. L. Bancroft	E. W. Lay
*P. M. Dove	R. C. LeSaffre
*H. A. Gilbert	E. F. Perkins
B. Gittes	H. T. Rand
E. A. Hanslin	W. A. Redding
*R. L. Hutchinson	C. B. Wills
H. W. Jones	

MERRIMAC**The Economy Co-operative Bank
6 Church Street**

Date of Incorporation, July 26, 1889
Began Business, August 12, 1889

Regular meeting for receipt of moneys the second
Monday of each month.

Roy C. Journeay Wilfred G. Journeay
President *Treasurer*

Directors

*U. N. Corson	W. G. Journeay
H. M. Emery	*G. E. Lay
G. F. Gibbs	*C. H. Phillips
R. C. Journeay	

METHUEN**Methuen Co-operative Bank
30 Hampshire Street**

Date of Incorporation, April 4, 1923
Began Business, April 13, 1923

Regular meeting for receipt of moneys the last
business day of each month.

Benaiah B. Gordon Alfred Eaton, Jr.
President *Treasurer*

Directors

R. J. Boddy	B. B. Gordon
D. J. Cregg	*J. P. Lane
H. A. Cregg	*E. E. Richardson
C. A. Dodge	F. X. Robichaud
A. Eaton, Jr.	*H. A. Tatone
A. B. Gordon	

MIDDLEBOROUGH**Middleborough Co-operative Bank
30 South Main Street**

Date of Incorporation, April 12, 1889
Began Business, May 1, 1889

Regular meeting for receipt of moneys the third
Tuesday of each month.

James H. Kennedy T. Francis Begley
President *Treasurer*

Irene B. Dunham Harold J. Donner
Assistant Treasurers

Directors

H. K. Atkins	R. J. McQuade
*T. F. Begley	R. A. Nourse
L. F. Callan, Jr.	J. F. Riley
F. D. Costello	*H. W. Sears
G. P. Deane	J. V. Sullivan, Jr.
*G. A. Donner	A. A. Thomas
H. J. Donner	*L. Wood
*J. H. Kennedy	

MILLBURY**Millbury Co-operative Bank
109 Elm Street**

Date of Incorporation, January 30, 1926
Began Business, February 10, 1926

Regular meeting for receipt of moneys the second
Wednesday of each month.

Warren B. Harris Harold S. Bowker
President *Treasurer*

Directors

*H. S. Bowker	J. E. Riley
C. A. Carlson	*G. A. Russell
*J. A. Conley	W. T. Stockwell
W. B. Harris	O. H. Stowe
S. L. Johnson	W. W. Swift
C. W. Monigle	R. A. Wahlstrom
J. W. Owen	

MILTON**Milton Co-operative Bank
400 Granite Avenue**

Date of Incorporation, July 9, 1919
Began Business, September 17, 1919

Regular meeting for receipt of moneys the fourth
Monday of each month.

Frederick N. Marr William P. Melley
President *Treasurer*

Naomi M. Keith
Assistant Treasurer

Directors

*J. C. Affanato	D. M. Jackson
J. L. Bough	D. H. Leahy
H. H. Budd	*F. N. Marr
W. L. Caldwell	S. F. McCormack
S. G. Craig	*W. P. Melley
J. M. Curley	*W. J. Murdock
*L. F. Gallagher	C. A. Westhaver
*F. Harkins	

NEEDHAM**The Needham Co-operative Bank
1063 Great Plain Avenue**

Date of Incorporation, April 21, 1892
Began Business, May 9, 1892

Regular meeting for receipt of moneys the second
Wednesday of each month.

Amos H. Shepherdson Amos H. Shepherdson
President *Treasurer*

Ernest R. Keith
Assistant Treasurer

Directors

*R. F. Day	*A. H. Shepherdson
D. H. Finnigan	E. F. Smith
A. H. Godfrey	*S. H. Wragg
A. S. Holt	

NEW BEDFORD**Acushnet Co-operative Bank**
115 William Street

Date of Incorporation, November 15, 1889
Began Business, November 16, 1889

Regular meeting for receipt of moneys the fourth
Saturday of each month.

Jeremiah Coholan Eugene F. Phelan
President *Treasurer*

Bertha M. Bedard
Assistant Treasurer

Directors

B. M. Bedard	*E. F. Phelan
*W. O. Buzzell	E. D. Stetson, Jr.
*J. Coholan	*W. Stitt
A. P. Doyle	C. H. Whittier
M. C. Fisher	S. F. Winsper
W. R. Freitas	

New Bedford Co-operative Bank
115 William Street

Date of Incorporation, July 11, 1881
Began Business, August 19, 1881

Regular meeting for receipt of moneys the third
Friday of each month.

Merton C. Fisher Eugene F. Phelan
President *Treasurer*

Bertha M. Bedard
Assistant Treasurer

Directors

B. M. Bedard	*E. F. Phelan
*W. O. Buzzell	E. D. Stetson, Jr.
*J. Coholan	*W. Stitt
A. P. Doyle	C. H. Whittier
M. C. Fisher	S. F. Winsper
W. R. Freitas	

NEWBURYPORT**Newburyport Co-operative Bank**
42-44 State Street

Date of Incorporation, March 15, 1888
Began Business, April 9, 1888

Regular meeting for receipt of moneys the second
Monday of each month.

Albert M. Weatherby C. Albert Caswell
President *Treasurer*

Margaret E. Stickney
Assistant Treasurer

Directors

A. L. Armstrong	D. S. Currier
M. G. Ayers	M. E. Stickney
*C. E. Briggs	R. L. Thurlow
*C. A. Caswell	*A. M. Weatherby

NEWTON**The Auburndale Co-operative Bank**
307 Auburn Street

Date of Incorporation, February 8, 1910
Began Business, February 15, 1910

Regular meeting for receipt of moneys the last
business day of each month.

Edward B. Gray Allard M. Valentine
President *Treasurer*

John A. Shaw
Assistant Treasurer

Directors

C. D. Ansley	E. B. Gray
E. J. Boardman	F. P. LeBaron
F. F. Davidson	*E. J. MacDonald
S. G. French	*A. M. Valentine
*R. J. M. Fyfe	*W. F. White

The Newton Co-operative Bank
305 Walnut Street

Date of Incorporation, June 4, 1888
Began Business, September 4, 1888

Regular meeting for receipt of moneys the first
Tuesday of each month.

Warren W. Oliver Walter A. Hood
President *Treasurer*

Warren W. Oliver
Assistant Treasurer

Directors

T. V. Cleveland	*W. W. Oliver
T. F. Donnelly	C. F. Schipper, Jr.
*F. A. Hawkins	D. Suvalle
*C. A. Haynes	R. C. Thompson
W. A. Hood	N. H. S. Vincent
*D. L. Morris	J. H. Walsh

Newton South Co-operative Bank
1156 Walnut Street

Date of Incorporation, July 8, 1913
Began Business, September 18, 1913

Regular meeting for receipt of moneys the last
business day of each month.

James Willing John R. Redfern
President *Treasurer*

Catherine T. Barry
Assistant Treasurer

Directors

*L. Alvord	P. E. Keating
G. W. Barker	*C. J. Kesseli
W. M. Breed	G. T. McLaughlin
R. S. Hamilton	W. H. Prentice
C. A. Hill	J. R. Redfern
*S. B. Holden	J. A. Waters
*E. C. Keating	J. Willing

West Newton Co-operative Bank 1308 Washington Street

Date of Incorporation, June 16, 1892
Began Business, June 22, 1892

Regular meeting for receipt of moneys the last business day of each month.

Loomis Patrick
President

Francis C. Chase
Treasurer

Gladys Pillion
Assistant Treasurer

Directors

F. C. Chase
J. A. Cranshaw
*J. B. Davis
*C. E. Hilliard
F. K. Hoyt
L. Patrick
*K. E. Prior
*E. F. Rogers

F. M. Sears
R. M. Segal
*J. C. Skinner
H. T. Tisdale
*G. W. Tomlinson
*R. J. White
A. R. Whitman

NORTHAMPTON

The Northampton Co-operative Bank 135 Main Street

Date of Incorporation, May 21, 1889
Began Business, May 24, 1889

Branch Office 19 North Pleasant Street, Amherst

Regular meeting for receipt of moneys the first business day of each month.

Harold Y. Beastall
President

James M. Ross
Treasurer

Raymond H. Perry
Assistant Treasurer

Directors

*M. C. Aquadro
*H. Y. Beastall
*W. N. Doane
C. A. Dolan
W. E. Dwyer
W. C. Jones
A. E. Lumley

A. D. Morse
R. D. Newell, Sr.
J. W. O'Brien
J. M. Ross
*W. A. Rudd
J. A. Watrous

NORWOOD

The Norwood Co-operative Bank 24 Guild Street

Date of Incorporation, September 20, 1889
Began Business, October 1, 1889

Regular meeting for receipt of moneys the first Tuesday of each month.

Arthur P. Allen
President

Kenneth W. Tatrow
Treasurer

Charles P. Kent
Assistant Treasurer

Directors

A. P. Allen
J. J. Callahan
*J. J. Coakley
*H. Crosby
W. E. Dolan
R. W. Garner

*H. W. Gay
*C. P. Kent
L. Orent
*G. A. Stuntzner
*K. W. Tatrow
R. W. Williamson

ORANGE

Orange Co-operative Bank 11 North Main Street

Date of Incorporation, January 8, 1889
Began Business, January 23, 1889

Regular meeting for receipt of moneys the fourth Tuesday of each month.

Herbert M. Johnson
President

William L. Kimball
Treasurer

Directors

W. W. Brewer
C. C. Gates
*E. G. Harrington
L. B. Horrigan
F. A. Howe
H. M. Johnson
J. R. Kimball
W. L. Kimball

R. W. Moore
L. H. Rogers
J. P. Waite
*F. L. Webster
*G. E. Whitney
D. A. Witty
D. B. Woodward

PEABODY

The Peabody Co-operative Bank 32 Main Street

Date of Incorporation, May 28, 1888
Began Business, June 16, 1888

Regular meeting for receipt of moneys the third Friday of each month.

William J. D. Ratcliff
President

Theodore W. Lawson, Jr.
Treasurer

Marjorie L. Ricker
Assistant Treasurer

Directors

H. B. Bliss
F. Carr
L. F. Conway
T. E. Hayes
*J. D. Jeffers
*G. F. Jones
E. H. Lalime

H. W. Legro
T. E. Lynch, Jr.
A. L. Pierce
*W. J. D. Ratcliff
J. A. Sanger
W. P. Trask
J. P. Woods

PITTSFIELD

The Pittsfield Co-operative Bank 48 Fenn Street

Date of Incorporation, February 15, 1889
Began Business, March 5, 1889

Regular meeting for receipt of moneys the last business day of each month.

Walter L. Gultinan
President

Walter L. Gultinan
Treasurer

Edward C. Durant

Florence M. Coy
Assistant Treasurers

Directors

C. H. Cook
C. E. Cozzio
B. M. England
W. L. Gultinan
*F. A. Hanlon
C. H. Manning
H. Reynolds

*S. L. Rosenfeld
*A. P. Shaw
J. C. Smith
S. M. Smith
W. B. West
W. A. Whittlesey, III

QUINCY**North Quincy Co-operative Bank**
440 Hancock StreetDate of Incorporation, May 18, 1953
Began Business, May 29, 1953Regular meeting for receipt of moneys the last
business day of each month.N. Gorham Nickerson Mary E. Holmes
President *Treasurer**Directors*

*N. T. Belt	N. Grossman
*H. G. Berry	R. A. Grossman
*B. C. Cohen	S. Grossman
A. Dockser	E. D. Hill
C. E. Dockser	*N. G. Nickerson
E. Green	S. Stadfeld
*M. S. Grossman	

The Quincy Co-operative Bank
1259 Hancock StreetDate of Incorporation, April 17, 1889
Began Business, May 7, 1889**Branch Office**
Route 3 and Rockland Street, HanoverRegular meeting for receipt of moneys the first
Wednesday of each month.Heslip E. Sutherland Ralph W. Moorhead
President *Treasurer*Marjorie Caswell Elliott W. Worcester
*Assistant Treasurers**Directors*

*L. H. Abbott	J. R. Herbert
*W. S. Carson	W. A. O'Connell
*A. W. Clark	*N. V. Papani
*L. S. Cleaves	*W. P. Smith
J. B. Grossman	H. E. Sutherland

Shipbuilders Co-operative Bank
15 Chestnut StreetDate of Incorporation, January 16, 1920
Began Business, February 20, 1920Regular meeting for receipt of moneys the second
Friday of each month.Herbert A. Brecht Lawrence D. Duncan, Jr.
President *Treasurer*Sabra R. Turner
*Assistant Treasurer**Directors*

H. A. Brecht	K. L. Nash
*J. F. Cronin	G. F. O'Brien
F. Duggan	W. J. Owens
*L. D. Duncan, Jr.	*B. Rappaport
*E. C. Geehr	J. D. Smith
R. J. Larkin	T. H. Webb
W. J. Martin	

RANDOLPH**The Randolph Co-operative Bank**
142 North Main StreetDate of Incorporation, January 29, 1889
Began Business, February 7, 1889Regular meeting for receipt of moneys the first
Thursday of each month.Walter J. Good William J. Leahy
President *Treasurer**Directors*

W. G. Billingham	F. J. Leahy
R. W. Cartwright, Jr.	W. J. Leahy
T. A. Fardy	C. L. Paine
*E. R. Flaherty	J. L. Porter
*W. J. Good	*J. T. Shay
R. H. Hutchinson	M. E. Young

READING**Reading Co-operative Bank**
180 Haven StreetDate of Incorporation, November 27, 1886
Began Business, December 6, 1886Regular meeting for receipt of moneys the Tuesday
following the first Monday of each month.Earle H. Chapin H. Raymond Johnson
President *Treasurer*Dorothy C. Tucker
*Assistant Treasurer**Directors*

*P. E. Case	H. R. Johnson
*E. H. Chapin	H. H. Jones
*H. B. Currell	R. M. Kelmon
R. R. Currier	H. E. Melzar
W. G. Day	B. F. Sands
R. C. Deming	E. J. Scott
*J. L. Devaney	C. M. Spencer
E. M. Halligan	

ROCKLAND**Rockland Co-operative Bank**
308 Union StreetDate of Incorporation, February 21, 1911
Began Business, March 9, 1911Regular meeting for receipt of moneys the second
Thursday of each month.Samuel W. Baker Joseph B. Estes
President *Treasurer**Directors*

*S. W. Baker	*J. T. Higgins
C. S. Burrell	W. T. Magoun
W. D. Coughlan	*M. W. Murrill
*J. B. Estes	S. A. Peterson
*G. A. Gallagher	L. Phillips, 2nd
R. J. Geogan	A. E. Sullivan
J. M. Golemmé	R. D. Tedeschi

SALEM**The Roger Conant Co-operative Bank**
256 Essex StreetDate of Incorporation, November 9, 1894
Began Business, November 13, 1894

Regular meeting for receipt of moneys the last business day of each month.

Ralph H. Porter
*President*Stanley B. Winn
*Treasurer**Directors*

W. J. Fowler	M. J. Reardon
*E. L. Lavender	A. I. Shatswell
*H. S. Lefavour	*M. S. Smith
*R. H. Porter	

Salem Co-operative Bank
71 Washington StreetDate of Incorporation, April 7, 1888
Began Business, April 13, 1888

Regular meeting for receipt of moneys the last business day of each month.

Ernest P. Lane
*President*Wilfrid W. Brouillette
*Treasurer*H. Willard Horne
*Assistant Treasurer**Directors*

*W. W. Brouillette	*J. A. Johnson
*W. E. Curtis	*E. P. Lane
F. W. Full	H. G. Macomber
*F. A. Gallagher	E. P. Parker
H. W. Horne	C. C. Tuttle

SANDWICH**Sandwich Co-operative Bank**
Main StreetDate of Incorporation, October 1, 1885
Began Business, December 15, 1885

Regular meeting for receipt of moneys the third Tuesday of each month.

J. Foxcroft Carleton
*President*George Sutton
*Treasurer*Camilla E. Nevius
*Assistant Treasurer**Directors*

J. F. Carleton	*W. E. C. Perry
C. E. Cross	D. R. Small
*C. I. Goodspeed	G. Sutton
W. E. Heuss	*E. H. Williams
A. E. Hoey	H. W. Williams
*J. T. Liberty	

SAUGUS**Saugus Co-operative Bank**
544 Lincoln AvenueDate of Incorporation, March 31, 1911
Began Business, May 10, 1911

Regular meeting for receipt of moneys the second Wednesday of each month.

Harold W. Dyer
*President*Horace C. Ramsdell
*Treasurer**Directors*

J. G. Bryer	J. S. Krzywicki
*E. W. Cousens	*G. L. Little
*H. W. Dyer	G. R. Moriello
*F. J. England	H. B. Poole
S. E. Gillespie	*H. C. Ramsdell
H. B. Huff, Jr.	L. P. Sanborn

SHARON**The Sharon Co-operative Bank**
7 South Main StreetDate of Incorporation, January 19, 1912
Began Business, February 12, 1912

Regular meeting for receipt of moneys the third Monday of each month.

Dwight P. Colburn
*President*V. Belle Winchester
*Treasurer**Directors*

W. B. Buttinger	A. C. Kellogg
F. A. Chase	*A. H. Urann
*D. P. Colburn	R. L. Whitcomb
*W. G. Darrow	*H. S. Whitney
J. J. Fox	V. B. Winchester
W. F. Hickes	

SHIRLEY**Shirley Co-operative Bank**
25 Main StreetDate of Incorporation, December 27, 1907
Began Business, January 1, 1908

Regular meeting for receipt of moneys the second Wednesday of each month.

Ralph G. Hillman
*President*Harvey Q. McColester
*Treasurer*Lewis H. Pradford
*Assistant Treasurer**Directors*

*L. H. Bradford	R. H. J. Holden
C. H. Brown	P. Howard
H. Choate	*H. Q. McColester
H. Dunn	P. McDuffee
V. H. Griffin	E. J. Michaud
J. Gunderson	W. Westowski
*A. B. Hartford	R. S. Wheeler
R. G. Hillman	

SOMERVILLE**Central Co-operative Bank**
405 Highland Avenue

Date of Incorporation, January 15, 1915
Began Business, February 1, 1915

Regular meeting for receipt of moneys the last
business day of each month.

John D. Kelley Joseph R. Doherty
President *Treasurer*

Margaret E. McGurl
Assistant Treasurer

Directors

W. F. Bennett	R. E. Keating
*W. G. Cheever	*J. D. Kelley
*J. R. Doherty	A. B. Mahoney
*L. C. Donahue	J. T. McGrath
*W. J. Donovan	R. J. Muldoon
J. P. Heffernan	J. J. Vaccaro

Somerville Co-operative Bank
60 Union Square

Date of Incorporation, May 4, 1880
Began Business, June 7, 1880

Regular meeting for receipt of moneys the first
Monday of each month.

R. Garfield Fralick Hubert A. Mitchell
President *Treasurer*

Herbert W. Pendleton
Assistant Treasurer

Directors

A. J. Anthony	C. I. Horton
*F. C. Babcock	*C. M. Hutchins
N. A. Belden	C. W. Larsen
T. F. Bennett, Jr.	H. A. Mitchell
*R. G. Fralick	*T. E. VanIderstine
A. H. Hall	L. R. Wentworth

SOUTHBRIDGE**The Southbridge Co-operative Bank**
15 Elm Street

Date of Incorporation, March 8, 1910
Began Business, April 7, 1910

Regular meeting for receipt of moneys the first
Thursday of each month.

Felix A. Bouvier Robert E. Coderre
President *Treasurer*

Directors

F. A. Bouvier	A. G. Morin
E. L. Coderre	R. S. Normandin
*R. E. Coderre	O. J. Paquette, Jr.
L. E. Colognesi	W. Richard
M. J. Kurposka	*A. A. Roy
*J. V. Laughnane	H. N. Smith
A. LeDoux	G. R. Tasse
R. P. Montague	

SPRINGFIELD**Highland Co-operative Bank**
864 State Street

Date of Incorporation, June 12, 1920
Began Business, July 6, 1920

Regular meeting for receipt of moneys the first
Monday of each month.

Carlos Ruggles, Jr. Herman C. Heiden
President *Treasurer*

Ruth E. Fenton
Assistant Treasurer

Directors

G. C. F. Carlson	*C. Ruggles, Jr.
E. W. Carman	W. L. Spaulding
H. N. Charkoudian	*W. Sturtevant
C. H. Gardner	W. L. Wright
*H. C. Heiden	

Springfield Co-operative Bank
81 State Street

Date of Incorporation, April 13, 1882
Began Business, May 9, 1882

Regular meeting for receipt of moneys the second
Tuesday of each month.

James L. Patterson James L. Patterson
President *Treasurer*

Eva Anderson David P. Radebaugh
Assistant Treasurers

Directors

S. P. Blake	*L. C. Hinckley
*R. S. Carroll	B. Mount
S. R. Cook	H. A. Noble
M. J. Donovan	*F. A. Oatman
R. R. Emerson	*J. L. Patterson
*W. E. Guenther	G. R. Yerrall, 3rd

STONEHAM**Stoneham Co-operative Bank**
365 Main Street

Date of Incorporation, January 10, 1887
Began Business, February 1, 1887

Regular meeting for receipt of moneys the second
Tuesday of each month.

William S. Lister Harold S. Adams
President *Treasurer*

Howard F. Achorn
Assistant Treasurer

Directors

H. S. Adams	W. S. Lister
*C. E. Ames	*J. C. Nelson
L. Barbo	M. P. Peffers
G. W. Beane	R. E. Robertson
G. E. Bell	R. H. Seitz
E. R. Boyd	M. D. Taylor
K. A. Currie	*E. L. Young
E. B. Elliott	

STOUGHTON**The Stoughton Co-operative Bank**
20 Park StreetDate of Incorporation, March 23, 1886
Began Business, April 10, 1886

Regular meeting for receipt of moneys the tenth day of each month.

John J. Powers
*President*E. LeRoy Clark
*Treasurer*Mildred R. Halliden
*Assistant Treasurer**Directors**A. W. Buckley
E. L. Clark
*M. D. Lowe
L. F. Madden
*P. J. McGarvey
J. H. McGrath
W. J. O'Brien
A. L. PenardiF. C. Phillips
J. J. Powers
*W. G. Pratt
T. L. Roach
R. F. Swan
*F. J. Vanston
R. F. Warner**TAUNTON****Mechanics' Co-operative Bank**
308 Bay StreetDate of Incorporation, September 14, 1877
Began Business, September 17, 1877

Regular meeting for receipt of moneys the first Monday after the fifteenth of each month.

Elmer B. Noyes
*President*George W. Robertson
*Treasurer**Directors*G. F. Bellamy, Jr.
*R. Bentley
F. G. Burt
V. J. Deponte
E. F. Flynn
P. F. Francis
V. A. George
M. E. Hooker*F. Kerry
*M. D. Lemaire
E. B. Noyes
*G. W. Robertson
M. S. Rozowicz
F. R. Tripp
L. B. Wood**Taunton Co-operative Bank**
4 Winthrop StreetDate of Incorporation, March 2, 1880
Began Business, March 17, 1880

Regular meeting for receipt of moneys the third Tuesday of each month.

Charles R. Galligan
*President*Robert I. Lawrence
*Treasurer*King A. Grinnell
*Assistant Treasurer**Directors*A. A. Andrade
R. E. Costello
C. A. Eldridge
*C. R. Galligan
E. S. Hill
*R. I. Lawrence
*R. H. Lincoln
G. T. MillerE. J. O'Brien
*P. F. O'Donnell
A. B. Pierce
*H. E. Pierce
S. D. Robinson
C. L. Vanderwarker
E. S. White**The Weir Co-operative Bank**
32 Weir StreetDate of Incorporation, July 11, 1884
Began Business, July 16, 1884

Regular meeting for receipt of moneys the first Tuesday after the sixteenth of each month.

Warren M. Swift
*President*William W. Doherty
*Treasurer**Directors*T. J. Devine
*W. W. Doherty
G. A. Horton
J. H. Martin
A. S. O'Keefe
C. A. Perry
L. W. PhillipsW. G. Powers
*H. H. Presbrey
W. F. Rayment
M. C. Robbins
*W. M. Swift
*J. Trucehi
*T. T. Tweedy**TEMPLETON****The Baldwinville Co-operative Bank**
Central StreetDate of Incorporation, July 16, 1889
Began Business, July 24, 1889

Regular meeting for receipt of moneys the fourth Wednesday of each month.

Henry R. Wheeler
*President*Burt O. McKinley
*Treasurer*Agnes W. Gotantas
*Assistant Treasurer**Directors**M. S. Brown
L. W. Day
*W. H. Gleason
W. J. Graves
F. S. Kenney
M. A. Miller
A. F. Moulton
W. B. PaineP. J. Pease
R. F. Smith
*M. E. Stinson
G. A. Stuart
E. F. Symons
*H. R. Wheeler
E. A. Wirkkala**TISBURY****The Martha's Vineyard Co-operative Bank**
Main StreetDate of Incorporation, April 22, 1909
Began Business, May 14, 1909

Regular meeting for receipt of moneys the second Wednesday of each month.

Leland W. Renear
*President*Dwight W. Robb
*Treasurer*Edythe H. Simpson
*Assistant Treasurer**Directors*A. L. Braley
A. O. Fischer
W. E. Flanders
G. S. Garland
L. M. Greene
*H. C. Hancock
N. C. Hincley
A. H. JerneganS. C. Luce, Jr.
J. M. Lumbert
*P. J. Norton
J. E. Phillips
*L. W. Renear
W. C. Ripley
D. W. Robb

UXBRIDGE**Uxbridge Co-operative Bank**
35 North Main StreetDate of Incorporation, March 5, 1929
Began Business, March 5, 1929Regular meeting for receipt of moneys the first
Friday of each month.Harold J. Walter Herbert C. Bridges
President *Treasurer*Mary L. D'Alfonso
*Assistant Treasurer**Directors*

*W. P. Barron	F. Prestera
T. J. Brennan	W. Ratkiewicz
*H. C. Bridges	R. S. W. Roberts
*G. W. Guertin	*H. B. Seagrave
F. L. Kenney	A. D. Tancrell
*F. E. Larkin	H. J. Walter
J. A. Mulvey	

WAKEFIELD**Wakefield Co-operative Bank**
347 Main StreetDate of Incorporation, January 31, 1887
Began Business, March 5, 1887**Branch Office**
590-A Main Street, Lynnfield CentreRegular meeting for receipt of moneys the tenth
day of each month.Jabez Hollet Galen W. Hoyt
President *Treasurer*Leslie D. Stark
*Assistant Treasurer**Directors*

J. S. Caldwell	*G. W. Hoyt
*E. J. Connelly	P. E. Lewis
H. B. Evans	*W. C. McKie
H. N. Goodspeed	J. J. Round, Jr.
J. H. Holleran	*G. H. Stout
*J. Hollett	*H. A. Tobey
R. A. Hovey	

WALPOLE**Walpole Co-operative Bank**
7 West StreetDate of Incorporation, June 11, 1912
Began Business, June 12, 1912Regular meeting for receipt of moneys the second
Friday of each month.Willard E. Everett Ralph P. Kelley
President *Treasurer**Directors*

T. M. Connell	*R. P. Kelley
W. E. Everett	W. D. McLean
J. H. Ginley	D. F. O'Brien
*C. B. Gove	H. D. Robinson
C. E. Hartshorn	*A. W. Smith
*R. H. Kannally	W. Warren

WALTHAM**Middlesex Family Co-operative Bank**
20 Lexington StreetDate of Incorporation, December 30, 1953
Began Business, January 23, 1954Regular meeting for receipt of moneys the last
business day of each month.Robert A. Grimes Leo Gallitano
President *Treasurer*Paul J. Ryan
*Assistant Treasurer**Directors*

*L. Biron	*L. Gallitano
J. L. Burgoyne	*R. A. Grimes
P. E. Burke	T. F. O'Brien
R. A. Campisi	N. J. Semenza
S. A. Cohn	F. L. VanBuskirk
*G. A. Coleman	T. F. Walsh
*W. H. Curnyn	B. Wolk

WARE**Ware Co-operative Bank**
Main and Church StreetsDate of Incorporation, March 23, 1920
Began Business, April 10, 1920**Branch Office**
24 Main Street, Three RiversRegular meeting for receipt of moneys the second
Friday of each month.Bartholomew W. Buckley Francis H. Chrobak
President *Treasurer*Herman W. Leonard
*Assistant Treasurer**Directors*

*B. W. Buckley	C. H. Leahan
G. J. Burgiel	*A. H. Schoonmaker
*F. H. Chrobak	N. W. Schoonmaker
T. A. Deslauriers	W. W. Shuttleworth
C. E. Gadaire	*C. E. Williams
W. M. Hyde	

WAREHAM**Wareham Co-operative Bank**
267 Main StreetDate of Incorporation, May 1, 1918
Began Business, June 1, 1918Regular meeting for receipt of moneys the second
Tuesday of each month.George H. Smith Robert M. Whitcomb
President *Treasurer*Walter C. Morse
*Assistant Treasurer**Directors*

E. K. Baker	L. L. Eldredge
F. B. Barden	A. E. Griffin
A. R. Cook	R. C. Hammond
C. C. Cornwell	*E. L. Morse
J. Coyne	*G. H. Smith
*T. Coyne, Jr.	*R. M. Whitcomb
R. C. Dunn	

WEBSTER**The Webster Co-operative Bank**
218 Main StreetDate of Incorporation, August 2, 1889
Began Business, August 8, 1889Regular meeting for receipt of moneys the second
Thursday of each month.John E. LaBonte A. A. Aldrich
President *Treasurer*M. Ella Towne
*Assistant Treasurer**Directors*

*A. A. Aldrich	J. E. LaBonte
J. J. Bergin	E. R. McGuinness
W. A. Cash	*A. E. Plasse
F. E. Cassidy	*W. J. Sumcusky
W. H. Cassidy	A. Wylie
T. C. Deary	

WELLESLEY**Wellesley Co-operative Bank**
577 Washington StreetDate of Incorporation, January 24, 1911
Began Business, January 25, 1911Regular meeting for receipt of moneys the second
Wednesday of each month.T. Raymond Pierce Howard W. Wellwood, Jr.
President *Treasurer*William H. Gleason, Jr.
*Assistant Treasurer**Directors*

J. E. Cahill	C. N. Holman
N. C. Clement	G. H. MacGillivray
*D. B. Coleman	T. R. Pierce
*W. H. Gleason	*T. H. Slaman
H. A. Grout	W. W. White

WESTFIELD**Westfield Co-operative Bank**
19 Elm StreetDate of Incorporation, December 13, 1881
Began Business, December 19, 1881Regular meeting for receipt of moneys the third
Monday of each month.William L. Wallis William L. Wallis
President *Treasurer*Gertrude Andras
*Assistant Treasurer**Directors*

*H. F. Dalton	F. H. Miller
H. S. Eaton	C. E. Schwer
F. A. Ferguson	R. S. Scott
*A. L. Finlay	F. F. Stange
R. E. Fuller	*W. L. Wallis
*R. N. Gaylord	W. B. Warren
S. M. Healey	A. T. Wiggin
A. L. MacLean	

WEST SPRINGFIELD**West Springfield Co-operative Bank**
37 Elm StreetDate of Incorporation, April 8, 1897
Began Business, May 12, 1897Regular meeting for receipt of moneys the second
Wednesday of each month.Richard M. Robinson Earle C. Harvey
President *Treasurer*Muriel P. Sears
*Assistant Treasurer**Directors*

D. S. Ames	E. C. Harvey
J. J. Borgatti	*R. M. Robinson
E. G. Boss	G. B. Shattuck
*C. M. Bryan	C. B. Smith
G. B. Corcoran	M. D. Southworth
A. B. Cote	*R. C. Streeter
H. W. Egan	H. M. Teece

WEYMOUTH**The North Weymouth Co-operative Bank**
35 Sea StreetDate of Incorporation, September 26, 1910
Began Business, October 1, 1910Regular meeting for receipt of moneys the first
Friday of each month.Charles C. Hearn Russell A. Stiles
President *Treasurer**Directors*

J. L. Bastey	H. E. Sutherland
*C. W. Burgess	S. T. Torrey
C. C. Hearn	*H. W. White
*J. H. Libbey	*R. H. Whiting
E. W. Stiles	G. M. Winters
R. A. Stiles	

South Shore Co-operative Bank
17 Front StreetDate of Incorporation, April 18, 1890
Began Business, May 5, 1890Regular meeting for receipt of moneys the first
Monday of each month.Howard B. Hall George E. England
President *Treasurer*Gertrude M. Bosien
*Assistant Treasurer**Directors*

A. A. Cicchese	G. E. Jordan
R. C. Cowing	W. B. Nott
*E. M. Dwyer	*H. J. Rose
*H. B. Hall	W. F. Sheppard
E. A. Hunt	A. Thorp
*C. G. Jordan	*F. Valicenti

WEYMOUTH**South Weymouth Co-operative Bank**
12 Union StreetDate of Incorporation, February 28, 1889
Began Business, March 9, 1889Regular meeting for receipt of moneys the second
Thursday of each month.Albert E. Barnes John E. Horace
President *Treasurer**Directors*

*A. E. Barnes	*J. E. Horace
*F. T. Barnes	*H. J. Kennedy
*A. F. Danehy	*D. L. O'Donnell
*E. R. Grieves	*J. B. O'Kane
*F. W. Holbrook	*C. C. Starratt
*W. H. Holbrook	*F. I. Stoddard

WINTHROP**Winthrop Co-operative Bank**
15 Bartlett RoadDate of Incorporation, February 15, 1907
Began Business, March 13, 1907Regular meeting for receipt of moneys the second
Wednesday of each month.Harvey A. Kelly Almon E. Whittemore
President *Treasurer*Florence Auburn Norman W. Davis
*Assistant Treasurer**Directors*

E. A. Barclay	C. E. Tasker
*N. W. Davis	E. A. Thomas
H. R. Dodge	*E. R. Thomas
C. L. Hicks	G. W. Thompson
H. A. Kelly	*A. E. Whittemore
J. C. McMurray	

WINCHENDON**Winchendon Co-operative Bank**
77 Central StreetDate of Incorporation, September 9, 1891
Began Business, September 16, 1891Regular meeting for receipt of moneys the third
Wednesday of each month.Robert B. Greenwood Lawrence M. Taylor
President *Treasurer**Directors*

A. E. Anderson	N. D. Leclair
N. T. Bateman	*C. A. L'Huillier
C. D. Eldredge	*L. P. France
H. H. Elliott	R. F. Robichaud
*R. B. Greenwood	R. F. Snow
R. B. Greenwood, Jr.	L. M. Taylor
J. D. Hildreth	J. F. Witt
A. R. James	

WOBURN**Woburn Co-operative Bank**
6 Common StreetDate of Incorporation, February 21, 1887
Began Business, March 10, 1887Regular meeting for receipt of moneys the second
Thursday of each month.Herman P. Peterson Terence D. Kenney
President *Treasurer*Hiram E. West
*Assistant Treasurer**Directors*

E. J. Bixby	*M. H. McCarron
E. G. Boyle	E. M. Neilson
J. F. Buel	*H. P. Peterson
E. C. Fowle	T. F. Riley
*R. Johnson	J. P. Sheeran
P. C. Keleher	J. M. Wilcox
T. D. Kenney	

WINCHESTER**Winchester Co-operative Bank**
19 Church StreetDate of Incorporation, November 13, 1893
Began Business, November 13, 1893Regular meeting for receipt of moneys the first
Monday of each month.Curtis W. Nash George L. Billman
President *Treasurer*Concetta F. Derro
*Assistant Treasurer**Directors*

*G. L. Billman	*A. D. Elliott
S. C. Blanchard	M. B. Kerr
D. H. Bradlee, II	*C. A. Murphy
H. L. Clark, Jr.	C. W. Nash
H. E. Damon, Jr.	S. E. Neill

WORCESTER**Home Co-operative Bank**
282 Main StreetDate of Incorporation, January 13, 1948
Began Business, February 9, 1948Regular meeting for receipt of moneys the last
business day of each month.Edward C. Maher Philip D. Glass
President *Treasurer*Justine V. Colberg
*Assistant Treasurer**Directors*

*M. Baker, Jr.	E. C. Maher
F. J. Bonardi	L. W. Malboeuf
J. C. Casdin	*C. E. Mingolla
*W. A. Dean	*J. G. Morrissey
*R. O. Hallen	H. J. St. Pierre

WRENTHAM**Wrentham Co-operative Bank
12 South Street**

Date of Incorporation, February 26, 1901
Began Business, March 13, 1901

Regular meeting for receipt of moneys the second
Wednesday of each month.

Charles C. Winter Charles B. McDougald
President *Treasurer*

Directors

*C. W. Capron	E. O. Olsen
G. M. Carlson	L. A. Raymond
*J. A. Fuller	*W. H. Stewart
R. L. Hatch	J. A. Warren
L. C. Jenness	B. E. White
C. B. McDougald	C. C. Winter

YARMOUTH**The Cape Cod Co-operative Bank
Hallet Street**

Date of Incorporation, July 19, 1921
Began Business, August 4, 1921

Regular meeting for receipt of moneys the first
Thursday of each month.

Roswell H. Nye Nye Crowell
President *Treasurer*

Harriet G. Chase
Assistant Treasurer

Directors

L. R. Armstrong	F. E. Howes
*Nathan Crowell	G. H. Mellen, Jr.
*Nye Crowell	*R. H. Nye
H. C. Doane	*G. Pulsifer
C. W. Downs	A. L. Smith
W. M. Gaffney	P. M. Swift
R. S. Hall	R. Thacher
*F. H. Hinckley	

*Member of Security Committee.

ABSTRACTS OF THE ANNUAL REPORTS
OF
CO-OPERATIVE BANKS,
CO-OPERATIVE CENTRAL BANK,
CO-OPERATIVE BANKS EMPLOYEES' RETIREMENT
ASSOCIATION
FOR THE YEAR ENDING
AT THE CLOSE OF BUSINESS
APRIL 1958
AND
SAVINGS AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS
DECEMBER 1957

	ABINGTON	ADAMS
	NORTH ABINGTON CO-OPERATIVE BANK	ADAMS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$1,100 00	\$15,470 00
Direct reduction	2,182,400 24	2,221,217 52
G.I. loans	900,116 10	331,627 37
Federal Housing Administration, Title II	13,858 88	—
Statutory common form	4,800 00	—
Dues and principal payments suspended	7,185 87	37,848 40
Other real estate	—	—
Home modernization loans	1,529 00	30,415 90
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	236 59	—
Uncollected charges	—	—
Loans on shares:		
Serial	29,615 00	56,955 00
Paid-up certificates	15,360 00	3,205 00
Savings	9,470 00	16,455 00
Loans secured by shares and deposits in other financial institutions	—	9,355 00
Real estate held by foreclosure and in possession	—	—
Bank building	82,154 34	—
Alterations to leased quarters	—	—
Furniture and fixtures	26,886 55	—
Share Insurance Fund	671 27	2,553 98
Due from Co-operative Central Bank	36,951 46	40,321 05
Investments:		
U. S. Government obligations, direct and fully guaranteed	279,597 50	931,355 13
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	64,600 00	—
Shares in other co-operative banks	—	300,000 00
Cash and due from trust companies, national banks and Federal Home Loan Bank	128,954 85	277,420 42
Prepaid expenses	1,703 90	105 60
Other assets	—	—
TOTAL ASSETS	\$3,787,191 55	\$4,274,305 37
LIABILITIES		
Capital:		
Dues capital	\$550,940 00	\$1,157,181 00
Profits capital	78,788 66	167,465 35
Paid-up share certificates	1,768,000 00	592,600 00
Savings share accounts	878,593 07	1,956,690 69
Dividend savings accounts	842 39	—
Club accounts	25,622 00	—
Military share accounts	—	—
Suspended share accounts	339 92	214 25
Matured share accounts	—	—
Net undivided earnings	9,486 78	—
Reserves:		
Guaranty fund	147,632 15	110,174 00
Surplus	201,375 64	133,892 96
Other reserves	—	99,051 38
Notes payable	—	—
Dividends declared	—	9,629 75
Credits of members not applied	232 88	997 35
Due on uncompleted loans	52,069 69	9,700 00
Borrowers' accumulations for taxes	70,930 24	36,708 64
Reserve for Federal Income Taxes	—	—
Other liabilities	2,338 13	—
TOTAL LIABILITIES	\$3,787,191 55	\$4,274,305 37

AMESBURY	ARLINGTON	ATHOL	ATTLE-BOROUGH	AUBURN
THE AMESBURY CO-OPERATIVE BANK	THE ARLINGTON CO-OPERATIVE BANK	ATHOL CO-OPERATIVE BANK	ATTLEBOROUGH CO-OPERATIVE BANK	AUBURN CO-OPERATIVE BANK
— \$1,313,010 85 239,281 69 — 10,099 97 — 20,536 12 — 865 42 150 32 — 27,998 00 4,460 00 7,956 00 4,035 00 — 3,642 41 — 5,311 71 1,409 60 18,456 69 — 124,966 10 — 29,400 00 — 113,734 28 446 69 —	— \$8,348,058 22 2,319,641 39 — 89,959 86 15,013 04 — 4,941 90 — — — 90,857 00 32,920 00 29,369 00 — — 39,381 97 — 5,050 58 39,187 55 124,656 99 — 1,281,303 25 — 204,200 00 — 518,794 31 — —	— \$23,900 00 3,536,707 55 451,792 34 — 13,437 89 89,354 32 1,429 59 35,506 78 — 251 39 — 54,480 00 10,265 00 10,520 00 — — 33,901 48 — 10,383 95 1 00 48,849 51 — 348,765 94 — 80,300 00 — 261,203 65 — —	— \$1,944,275 00 695,107 24 — — 10,000 00 — — — 23 32 — 31,534 00 17,770 00 — — — 1,293 19 6,996 60 354 00 28,213 28 — 129,306 25 — — — 81,259 62 — —	— \$1,525,048 18 — — — 13,058 75 — 660 14 — — — 28,336 00 3,585 00 13,732 00 — — — — 3,708 06 15,673 62 — 201,565 65 — — — 102,991 10 — —
\$1,925,760 85	\$13,143,335 06	\$5,011,050 39	\$2,946,132 50	\$1,908,358 50
\$444,754 00 76,314 19 427,800 00 706,731 17 — 900 00 — — — — 72,002 52 75,245 55 49,413 25 — 16,276 89 745 46 16,842 14 38,387 51 — 348 17	\$2,570,196 00 417,167 99 4,819,200 00 3,903,843 76 — — 487 80 4,632 00 2,418 42 — 378,732 74 416,569 14 125,441 54 — 69,339 00 371 17 129,202 93 292,416 08 — 13,316 49	\$757,919 00 118,405 71 1,526,600 00 1,946,938 36 — — — — 46,293 31 — 168,567 92 239,639 37 49,547 65 — — 319 86 54,139 95 101,111 62 — 1,567 64	\$1,103,223 00 148,116 99 1,414,800 00 — — — — — 37,028 17 — 79,906 57 123,599 48 — — 2,655 24 16,417 69 15,637 59 4,625 00 122 77	\$179,899 00 12,160 65 337,800 00 1,239,770 57 — — 552 92 — 35,844 40 — 12,832 34 1,139 54 38,809 26 — — 56 00 19,468 70 29,885 66 — 139 46
\$1,925,760 85	\$13,143,335 06	\$5,011,050 39	\$2,946,132 50	\$1,908,358 50

	AVON	BARNSTABLE
	AVON CO-OPERATIVE BANK	HYANNIS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$2,100 00	\$6,200 00
Direct reduction	1,528,021 59	9,825,922 02
G.I. loans	222,375 98	287,445 09
Federal Housing Administration, Title II	—	—
Statutory common form	—	330 92
Dues and principal payments suspended	—	—
Other real estate	—	9,883 36
Home modernization loans	6,720 13	—
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	—	52 45
Uncollected charges	—	—
Loans on shares:		
Serial	18,837 00	53,656 00
Paid-up certificates	9,528 00	128,911 00
Savings	30 00	42,602 00
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	—	12,217 48
Bank building	39,642 98	151,673 37
Alterations to leased quarters	—	—
Furniture and fixtures	4,321 49	34,570 48
Share Insurance Fund	232 91	—
Due from Co-operative Central Bank	19,051 43	105,790 17
Investments:		
U. S. Government obligations, direct and fully guaranteed	79,112 34	1,099,818 86
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	32,400 00	170,700 00
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal Home Loan Bank	137,020 30	811,669 09
Prepaid expenses	—	—
Other assets	686 88	—
TOTAL ASSETS	\$2,100,081 03	\$12,812,168 87
LIABILITIES		
Capital:		
Dues capital	\$316,684 00	\$1,187,556 00
Profits capital	46,977 03	174,701 52
Paid-up share certificates	1,286,000 00	7,733,000 00
Savings share accounts	198,874 37	2,278,608 84
Dividend savings accounts	—	77,350 25
Club accounts	8,480 00	—
Military share accounts	—	—
Suspended share accounts	—	38 25
Matured share accounts	—	801 68
Net undivided earnings	11,641 34	40,609 35
Reserves:		
Guaranty fund	41,970 74	186,251 42
Surplus	66,157 82	178,050 83
Other reserves	66,861 27	608,951 94
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	822 21	1,380 18
Due on uncompleted loans	21,484 93	170,885 59
Borrowers' accumulations for taxes	32,759 77	164,504 53
Reserve for Federal Income Taxes	—	—
Other liabilities	1,367 55	9,478 49
TOTAL LIABILITIES	\$2,100,081 03	\$12,812,168 87

BELMONT	BEVERLY	BOSTON		
WAVERLEY CO-OPERATIVE BANK	THE BEVERLY CO-OPERATIVE BANK	BELLEVUE CO-OPERATIVE BANK	BRIGHTON CO-OPERATIVE BANK	CHARLESTOWN CO-OPERATIVE BANK
— \$4,972,040 01 954,719 11 86,724 14 — 15,161 52 — 56 00 30,785 00 28,870 00 4,620 00 — 65,175 13 18,623 47 26,375 36 72,796 63 727,382 83 — 118,900 00 — 479,705 75 2,316 44 89 02 \$7,604,340 41	\$2,800 00 8,373,641 80 3,846,406 89 100,162 37 99,123 21 18,685 93 43,038 23 — 567 96 — 95,595 00 50,192 00 5,675 00 — 8,457 52 190,073 67 27,137 60 — 1 00 136,742 39 813,437 50 — 235,200 00 349,034 35 — — \$14,395,972 42	\$8,150 00 1,959,333 45 319,637 23 — 8,522 40 949 12 — — 13,050 00 17,620 00 — — — 4,296 08 6,834 71 27,194 30 259,875 61 — 46,300 00 95,875 62 418 97 — \$2,768,057 49	\$3,850 00 7,550,914 73 824,213 74 199,460 77 21,400 00 54,884 33 8,058 17 10,490 47 3,258 70 235 11 — 85,653 00 66,860 00 26,350 00 — 29,727 08 22,224 63 14,619 65 — 89,144 80 455,000 00 — 80,000 00 151,800 00 — 563,530 68 — — \$10,261,675 86	\$43,351 00 250,650 74 85,706 13 — — — — — — — 3,745 00 5,982 00 — — — — 2,408 02 6,053 71 105,973 72 — 10,000 00 — 25,617 43 — — \$539,487 75
\$739,081 00 101,502 07 3,563,400 00 2,330,578 58 54,858 81 53,278 00 — 673 27 — 23,346 88 141,482 35 292,589 48 108,275 77 — 500 00 52,719 58 136,931 52 — 5,123 10 \$7,604,340 41	\$2,271,982 00 331,730 78 7,365,200 00 2,593,707 98 — 13,278 00 — — — 86,222 73 419,265 19 523,400 60 382,722 79 — 669 18 112,065 02 293,473 87 — 2,254 28 \$14,395,972 42	\$618,396 00 90,320 04 1,596,000 00 — 27,258 28 — — — 8,425 21 86,357 95 245,056 25 4,601 18 — 46 33 91,430 79 165 46 \$2,768,057 49	\$1,461,180 00 220,007 59 3,995,000 00 3,206,518 00 — — — — — 216,841 44 300,993 70 291,482 12 55,655 48 3,298 85 111,475 51 389,821 39 — 9,401 78 \$10,261,675 86	\$160,301 00 22,528 87 251,400 00 53 29 — — — 1,385 75 3,111 84 34,922 97 46,137 59 1,200 00 — — — 17,913 78 275 00 257 66 \$539,487 75

	BOSTON	
	CODMAN CO-OPERATIVE BANK	COLONIAL CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$33,400 00	\$65,900 00
Direct reduction	1,493,351 00	1,825,631 97
G.I. loans	243,141 34	564,833 36
Federal Housing Administration, Title II		—
Statutory common form	2,477 98	—
Dues and principal payments suspended	—	—
Other real estate	—	—
Home modernization loans	—	18,322 49
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	—	1,260 74
Uncollected charges	—	—
Loans on shares:		
Serial	12,700 00	16,242 00
Paid-up certificates	4,635 00	18,380 00
Savings	1,580 00	2,765 00
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	—
Alterations to leased quarters	420 51	13,118 30
Furniture and fixtures	1,000 00	6,179 23
Share Insurance Fund	934 80	360 78
Due from Co-operative Central Bank	21,588 46	29,442 55
Investments:		
U. S. Government obligations, direct and fully guaranteed	109,000 00	26,000 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	36,800 00	51,300 00
Shares in other co-operative banks	—	12,000 00
Cash and due from trust companies, national banks and Federal		
Home Loan Bank	122,500 55	274,363 66
Prepaid expenses	—	—
Other assets	—	—
TOTAL ASSETS	\$2,083,529 64	\$2,926,100 08
LIABILITIES		
Capital:		
Dues capital	\$363,234 00	\$595,356 00
Profits capital	50,983 17	88,176 96
Paid-up share certificates	897,200 00	1,423,200 00
Savings share accounts	415,617 46	445,895 41
Dividend savings accounts	7,418 77	7,395 00
Club accounts	—	4,609 50
Military share accounts	—	—
Suspended share accounts	44 00	—
Matured share accounts	—	194 13
Net undivided earnings	11,133 24	13,671 70
Reserves:		
Guaranty fund	71,578 34	148,309 64
Surplus	141,930 49	78,554 75
Other reserves	5,572 06	16,328 11
Notes payable	60,000 00	—
Dividends declared	—	—
Credits of members not applied	61 61	883 99
Due on uncompleted loans	922 18	3,875 01
Borrowers' accumulations for taxes	55,679 99	97,980 93
Reserve for Federal Income Taxes	1,986 00	—
Other liabilities	168 33	1,668 95
TOTAL LIABILITIES	\$2,083,529 64	\$2,926,100 08

BOSTON

COMMONWEALTH CO-OPERATIVE BANK	CONGRESS CO-OPERATIVE BANK	ENTERPRISE CO-OPERATIVE BANK	FARRAGUT CO-OPERATIVE BANK	FOREST HILLS CO-OPERATIVE BANK
—	—	\$26,650 00	\$318,300 00	\$8,650 00
\$2,464,554 18	\$1,472,383 20	2,625,516 05	867,317 08	3,879,255 14
557,499 69	59,193 02	847,832 13	227,281 30	326,651 19
—	—	—	—	—
6,050 00	—	9,750 00	16,940 00	4,150 00
—	15,160 88	16,022 38	2,000 00	381 77
—	—	5,821 51	—	—
4,684 56	7,569 54	14,564 70	3,731 76	5,407 33
—	—	—	—	—
—	—	719 23	—	—
—	—	—	—	—
105,915 00	12,000 00	70,310 00	20,210 00	71,400 00
19,530 00	11,780 00	30,030 00	9,245 00	10,715 00
3,560 00	7,780 00	3,660 00	600 00	200 00
—	—	—	—	—
2,955 57	—	9,188 22	15,270 07	15,858 06
—	—	12,000 00	3,000 00	—
—	—	—	—	—
3,828 79	9,956 64	7,235 60	1,245 00	8,241 04
4,646 47	4,515 28	523 72	—	607 34
36,647 99	21,462 79	43,695 73	19,214 91	50,797 94
—	—	—	—	—
199,575 33	324,881 58	330,546 88	229,216 41	545,888 76
—	—	—	—	—
61,100 00	38,600 00	69,100 00	31,000 00	80,700 00
—	—	—	—	—
365,713 37	79,421 67	343,109 10	108,100 44	302,999 40
105 60	450 56	1,768 17	—	—
—	980 96	—	15 39	—
\$3,836,366 55	\$2,066,136 12	\$4,468,043 42	\$1,872,687 36	\$5,311,902 97
\$1,483,119 00	\$398,686 00	\$1,143,211 00	\$442,374 00	\$1,170,792 00
198,510 44	58,075 79	191,010 60	70,966 99	192,331 89
1,316,800 00	1,048,600 00	2,004,600 00	615,600 00	1,920,400 00
275,450 01	365,456 31	501,342 34	498,920 01	1,024,201 30
114,798 57	—	34,147 17	27,250 69	163,473 65
—	—	—	—	—
1,964 94	—	—	—	—
2,041 78	—	32 58	444 26	450 07
—	—	—	—	69,928 10
12,270 06	—	13,220 55	—	14,945 37
—	—	—	—	—
71,615 18	54,499 61	219,293 74	58,516 33	177,385 47
155,344 28	56,705 79	194,108 26	59,637 81	294,893 17
118,047 23	26,156 47	1,050 00	31,621 84	80,999 56
—	—	—	—	—
—	10,557 39	—	8,434 95	—
556 99	53 38	290 64	56 00	3,241 74
5,688 00	1,350 00	23,724 38	7,000 00	11,946 00
80,160 07	45,766 21	135,902 55	50,978 73	169,941 35
—	—	—	—	16,408 15
—	229 17	6,109 61	885 75	565 15
\$3,836,366 55	\$2,066,136 12	\$4,468,043 42	\$1,872,687 36	\$5,311,902 97

	BOSTON	
	GERMANIA CO-OPERATIVE BANK	HAYMARKET CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$42,700 00	—
Direct reduction	1,909,184 97	\$2,159,272 03
G.I. loans	277,443 08	115,854 87
Federal Housing Administration, Title II	—	89,756 51
Statutory common form	10,750 00	60,000 00
Dues and principal payments suspended	1,935 09	8,088 99
Other real estate	10,283 15	—
Home modernization loans	6,190 21	—
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	—	—
Uncollected charges	—	—
Loans on shares:		
Serial	10,265 00	690 00
Paid-up certificates	12,195 00	1,390 00
Savings	3,050 00	33,955 00
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	12,538 18	—
Bank building	—	—
Alterations to leased quarters	3,106 88	—
Furniture and fixtures	3,749 58	—
Share Insurance Fund	504 91	223 52
Due from Co-operative Central Bank	27,502 01	17,723 11
Investments:		
U. S. Government obligations, direct and fully guaranteed	246,812 50	168,339 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	50,000 00	24,800 00
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal		
Home Loan Bank	204,420 91	318,761 84
Prepaid expenses	2,872 19	—
Other assets	260 31	7,706 00
TOTAL ASSETS	\$2,835,763 97	\$3,006,610 87
LIABILITIES		
Capital:		
Dues capital	\$421,103 00	\$43,823 00
Profits capital	64,907 60	1,352 40
Paid-up share certificates	1,350,800 00	195,600 00
Savings share accounts	623,617 11	2,537,673 73
Dividend savings accounts	35,748 30	—
Club accounts	—	21,581 00
Military share accounts	—	—
Suspended share accounts	151 36	—
Matured share accounts	—	—
Net undivided earnings	6,399 32	32,941 83
Reserves:		
Guaranty fund	79,755 95	25,886 41
Surplus	76,966 06	—
Other reserves	71,101 47	26,943 24
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	225 15	11,128 40
Due on uncompleted loans	12,884 47	47,035 00
Borrowers' accumulations for taxes	91,114 82	56,561 16
Reserve for Federal Income Taxes	—	—
Other liabilities	989 36	6,084 70
TOTAL LIABILITIES	\$2,835,763 97	\$3,006,610 87

BOSTON

HYDE PARK CO-OPERATIVE BANK	JAMAICA PLAIN CO-OPERATIVE BANK	JOSEPH WARREN CO-OPERATIVE BANK	MASSACHUSETTS CO-OPERATIVE BANK	THE MATTAPAN CO-OPERATIVE BANK
\$77,300 00	—	\$26,300 00	\$152,450 00	—
2,952,317 71	\$1,640,254 36	1,631,361 13	4,680,533 70	\$9,025,283 73
1,300,220 53	307,789 69	473,650 15	467,313 11	3,828,119 56
—	—	—	—	162,908 86
—	3,300 00	2,000 00	400 00	116,820 17
—	—	—	—	68,744 10
25,634 77	17,023 27	24,145 96	—	10,516 30
—	—	—	—	—
—	—	—	144 13	—
—	—	—	—	—
48,310 00	43,380 00	86,014 00	50,190 00	52,630 00
24,320 00	2,980 00	31,997 00	43,690 00	99,105 00
16,090 00	1,600 00	—	7,490 00	36,445 00
—	—	7,513 00	—	—
11,689 15	—	—	2,409 68	—
36,092 00	1,000 00	20,000 00	22,900 00	31,441 00
—	—	—	—	—
11,936 71	1,303 72	112 00	13,620 38	8,419 84
903 87	6,835 17	10,388 28	35,377 54	5,871 64
49,329 15	22,326 17	33,031 16	71,379 75	129,929 21
150,000 00	124,387 50	909,093 75	1,036,000 00	1,652,907 56
—	—	—	—	—
84,000 00	40,000 00	—	106,000 00	210,600 00
—	—	—	—	—
301,943 39	244,103 45	129,806 07	476,786 67	684,376 26
—	1,229 48	—	—	—
—	2 00	640 70	—	16,567 01
\$5,090,087 28	\$2,457,514 81	\$3,386,053 20	\$7,166,684 96	\$16,149,585 24
\$968,401 00	\$533,342 00	\$1,125,066 00	\$1,332,996 00	\$1,068,205 00
139,660 40	81,663 32	174,195 53	186,990 00	152,676 48
2,170,600 00	834,400 00	1,449,400 00	2,827,200 00	7,525,600 00
1,178,030 50	720,419 33	114,177 68	2,027,754 61	4,970,142 14
—	—	—	—	343,886 25
—	7,761 50	—	—	—
116 65	72 00	2,936 54	66 00	8 98
—	—	—	—	—
26,727 19	—	—	43,637 60	95,505 94
—	—	—	—	—
130,194 55	57,789 90	185,155 15	165,474 53	288,047 64
99,091 20	61,574 14	213,801 89	223,524 63	390,131 34
236,768 97	70,646 16	—	112,861 90	355,591 70
—	—	—	—	—
—	6,781 00	11,489 37	—	—
61 90	—	914 73	6,777 79	100 00
18,924 53	7,814 00	6,839 09	10,742 53	635,361 88
116,099 71	74,887 86	97,544 66	228,190 69	309,085 21
—	—	750 00	—	—
5,410 68	363 60	3,782 56	468 68	6,342 68
\$5,090,087 28	\$2,457,514 81	\$3,386,053 20	\$7,166,684 96	\$16,149,585 24

	BOSTON	
	MEETING HOUSE HILL CO-OPERATIVE BANK	MERCHANTS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$12,650 00	\$181,510 00
Direct reduction	6,480,121 48	17,160,903 68
G.I. loans	503,427 82	18,345,729 79
Federal Housing Administration, Title II	—	808,621 03
Statutory common form	203,100 00	1,294,667 17
Dues and principal payments suspended	42,255 00	921,700 10
Other real estate	—	310,762 28
Home modernization loans	120,979 97	17,023 87
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	—	9,058 11
Uncollected charges	—	—
Loans on shares:		
Serial	20,695 00	216,610 00
Paid-up certificates	31,223 50	131,450 00
Savings	18,075 00	93,490 00
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	—	49,130 38
Bank building	125,314 03	472,000 00
Alterations to leased quarters	—	—
Furniture and fixtures	23,713 40	80,461 36
Share Insurance Fund	1,612 55	179,015 73
Due from Co-operative Central Bank	70,339 44	481,537 38
Investments:		
U. S. Government obligations, direct and fully guaranteed	973,024 05	6,120,375 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	3,999,289 44
Federal Home Loan Bank stock	118,100 00	814,100 00
Shares in other co-operative banks	—	20,000 00
Cash and due from trust companies, national banks and Federal Home Loan Bank	257,163 60	1,380,835 35
Prepaid expenses	1,394 98	—
Other assets	—	307,299 84
TOTAL ASSETS	\$9,003,189 82	\$53,395,570 51
LIABILITIES		
Capital:		
Dues capital	\$498,069 00	\$5,990,004 00
Profits capital	73,224 07	828,205 66
Paid-up share certificates	3,875,000 00	20,287,800 00
Savings share accounts	3,308,818 69	18,940,015 78
Dividend savings accounts	130,826 41	966,174 43
Club accounts	26,143 00	70,503 00
Military share accounts	—	—
Suspended share accounts	574 02	1,566 68
Matured share accounts	10,026 50	—
Net undivided earnings	—	258,936 70
Reserves:		
Guaranty fund	167,791 81	1,282,681 38
Surplus	255,151 91	2,094,959 56
Other reserves	228,101 58	1,007,695 54
Notes payable	—	—
Dividends declared	62,421 71	—
Credits of members not applied	1,083 11	18,772 70
Due on uncompleted loans	140,240 74	840,334 28
Borrowers' accumulations for taxes	203,077 53	779,250 78
Reserve for Federal Income Taxes	—	—
Other liabilities	22,639 74	28,670 02
TOTAL LIABILITIES	\$9,003,189 82	\$53,395,570 51

BOSTON

MINOT CO-OPERATIVE BANK	MT. VERNON CO-OPERATIVE BANK	MT. WASHINGTON CO-OPERATIVE BANK	THE NORTH DORCHESTER CO-OPERATIVE BANK	PIONEER TRIMOUNT CO-OPERATIVE BANK
\$301,510 00	\$3,500 00	\$8,650 00	\$143,100 00	—
1,897,520 26	5,101,681 35	4,756,637 38	358,804 23	\$2,551,650 09
73,766 69	395,768 18	1,784,929 58	138,250 87	1,007,840 51
—	—	13,793 41	—	—
61,160 00	—	61,750 00	—	12,769 20
—	5,000 00	66,549 86	—	8,492 60
1,300 00	16,638 54	—	1,600 00	—
4,444 74	7,332 61	—	1,061 98	18,725 51
—	—	62,753 37	—	—
—	—	—	20 42	—
—	—	—	—	—
9,742 00	23,290 00	30,125 00	2,775 00	19,685 00
6,650 00	53,020 00	40,760 00	3,180 00	5,860 00
7,985 00	76,835 00	10,289 00	—	2,640 00
—	—	—	—	—
8,888 23	14,294 72	—	—	—
—	—	35,858 83	—	—
—	4,449 68	—	—	2,559 82
8,365 27	2,074 97	16,543 13	—	6,500 00
162 00	1,952 22	—	3,181 72	57,392 75
26,143 13	59,347 22	76,883 07	7,661 06	44,663 89
—	—	—	—	—
179,703 90	462,527 50	295,000 00	10,000 00	509,658 00
—	—	—	—	—
—	—	—	—	—
44,000 00	95,200 00	127,000 00	—	75,000 00
—	—	—	—	22,000 00
—	—	—	—	—
339,999 24	560,325 45	935,927 47	67,081 32	124,382 83
788 53	—	2,438 29	374 29	188 00
12,000 00	—	126 50	—	4,333 33
\$2,984,128 99	\$6,883,237 44	\$8,326,014 89	\$737,090 89	\$4,474,341 53
\$474,837 00	\$445,549 00	\$1,062,243 00	\$182,746 00	\$696,271 00
61,317 97	62,409 08	179,555 71	23,904 95	94,121 84
841,200 00	2,195,400 00	3,151,400 00	387,200 00	1,692,800 00
1,232,912 96	3,405,132 40	2,601,820 31	13,350 20	1,457,894 80
—	—	178,163 11	—	55,612 91
62,523 00	—	—	—	2,371 39
—	—	—	—	—
4,380 80	—	54 24	—	266 77
—	—	—	—	3,322 18
6,572 50	—	—	—	10,624 59
—	—	—	—	—
48,119 66	90,316 49	348,332 14	46,199 66	117,778 13
97,499 83	221,045 65	443,997 35	46,548 22	160,143 45
63,416 32	111,681 50	—	226 08	18,767 38
—	—	—	10,000 00	—
—	44,700 67	50,568 08	2,996 55	—
2,134 50	2,307 20	4,917 50	15 07	119 69
19,327 57	159,378 83	54,173 54	—	40,975 24
69,497 40	145,307 07	229,261 33	23,859 92	122,794 32
—	—	3,600 00	—	—
389 48	9 55	17,928 58	44 24	477 84
\$2,984,128 99	\$6,883,237 44	\$8,326,014 89	\$737,090 89	\$4,474,341 53

	BOSTON	
	ROSLINDALE CO-OPERATIVE BANK	ROXBURY- HIGHLAND CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$2,744,109 24	\$2,196,940 91
G.I. loans	415,881 19	651,277 28
Federal Housing Administration, Title II	—	—
Statutory common form	2,600 00	71,000 00
Dues and principal payments suspended	6,570 60	—
Other real estate	—	—
Home modernization loans	4,954 55	421 69
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	—	124 82
Uncollected charges	—	—
Loans on shares:		
Serial	43,425 00	24,285 00
Paid-up certificates	32,040 00	15,370 00
Savings	2,205 00	7,015 00
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	76,593 49	48,258 90
Alterations to leased quarters	—	—
Furniture and fixtures	10,141 83	2,124 67
Share Insurance Fund	4,122 42	8,026 20
Due from Co-operative Central Bank	38,308 58	34,684 62
Investments:		
U. S. Government obligations, direct and fully guaranteed	329,000 00	329,828 13
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	59,500 00	53,600 00
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal		
Home Loan Bank	368,763 29	258,480 84
Prepaid expenses	2,111 52	736 56
Other assets	—	—
TOTAL ASSETS	\$4,140,326 71	\$3,702,174 62
LIABILITIES		
Capital:		
Lues capital	\$1,071,993 00	\$731,501 00
Profits capital	142,549 74	101,484 55
Paid-up share certificates	2,034,000 00	1,317,000 00
Savings share accounts	355,059 89	1,096,943 95
Dividend savings accounts	62,929 33	10,631 94
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	5 00	621 00
Matured share accounts	—	—
Net undivided earnings	10,754 43	30,843 87
Reserves:		
Guaranty fund	124,690 64	173,022 78
Surplus	149,697 35	100,874 76
Other reserves	36,900 67	28,132 59
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	38 67	449 86
Due on uncompleted loans	36,623 62	1,890 00
Borrowers' accumulations for taxes	110,815 96	107,559 94
Reserve for Federal Income Taxes	—	—
Other liabilities	4,268 41	1,218 38
TOTAL LIABILITIES	\$4,140,326 71	\$3,702,174 62

BOSTON

SOUTH BOSTON CO-OPERATIVE BANK	TELEPHONE WORKERS CO-OPERATIVE BANK	UPHAMS CORNER CO-OPERATIVE BANK	VOLUNTEER CO-OPERATIVE BANK	WEST ROXBURY CO-OPERATIVE BANK
\$45,275 00	—	—	\$32,275 00	\$7,950 00
293,283 28	\$4,158,551 86	\$1,378,768 14	10,261,243 00	1,768,255 99
—	1,609,452 31	660,818 32	7,675,404 45	1,752,119 86
—	—	125,749 98	—	—
—	3,627 00	36,230 00	8,337 20	3,990 00
—	—	5,990 00	18,103 83	4,575 59
—	—	—	72,432 25	—
—	—	3,337 75	2,034 00	—
—	—	—	—	—
55 67	26 00	74 94	478 20	670 40
—	—	—	—	—
—	169,020 00	31,995 00	82,315 00	82,430 00
—	47,040 00	24,850 00	63,370 00	15,000 00
—	—	770 00	56,470 00	23,140 00
—	—	—	—	—
—	—	—	22,769 70	—
—	—	—	—	—
—	4,488 93	6,647 99	5,000 00	—
1,350 30	7,314 19	1,696 20	6,714 90	3,225 36
3,889 96	65,002 49	26,908 68	78,039 70	26,252 96
—	—	—	247,074 45	43,951 08
24,900 00	414,714 10	230,143 44	4,935,343 76	244,310 36
—	—	—	—	—
—	—	—	292,125 00	—
—	107,700 00	43,200 00	362,600 00	72,400 00
—	—	—	—	48,000 00
13,660 00	353,197 09	114,297 61	1,036,010 54	393,300 07
173 58	—	—	2,010 60	—
—	—	1 45	16,640 24	93 90
\$382,587 79	\$6,940,133 97	\$2,741,484 50	\$25,276,851 82	\$4,489,665 57
\$155,543 00	\$3,373,053 00	\$638,659 00	\$2,870,845 00	\$1,428,351 00
23,569 40	406,137 41	85,590 26	406,090 08	197,850 67
161,400 00	2,208,800 00	1,307,600 00	8,609,400 00	1,265,600 00
—	—	344,864 31	10,110,112 85	1,126,102 43
—	122,645 13	77,987 23	259,604 37	62,526 67
—	—	—	—	—
—	438 01	5 00	4,626 54	730 42
2,034 46	18,454 58	14,819 33	48,491 07	5,306 10
—	—	—	—	—
16,716 92	221,167 37	56,551 21	1,197,559 51	138,587 79
11,429 80	258,743 52	92,026 30	574,295 55	65,556 27
3,369 95	104,651 97	45,008 30	363,393 52	72,857 93
—	—	—	—	—
—	—	—	—	18,213 83
—	36,790 28	—	8,839 45	414 73
—	8,556 22	5,994 32	6,733 38	14,782 62
8,524 26	179,894 94	68,762 53	786,803 93	92,361 75
—	—	—	—	—
—	796 54	3,616 71	25,056 57	423 36
\$382,587 79	\$6,940,133 97	\$2,741,484 50	\$25,276,851 82	\$4,489,665 57

	BOSTON	BRAINTREE
	WORKINGMEN'S CO-OPERATIVE BANK	THE BRAINTREE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$32,099 88	—
Direct reduction	22,158,392 51	\$6,877,065 10
G.I. loans	11,345,650 56	1,017,863 05
Federal Housing Administration, Title II	1,883,972 74	—
Statutory common form	185,583 01	30,574 04
Dues and principal payments suspended	305,305 73	17,821 55
Other real estate	27,205 08	—
Home modernization loans	45,500 31	—
Federal Housing Administration, Title I loans	102,478 06	—
Due from members:		
Insurance and taxes paid on mortgaged property	729 33	—
Uncollected charges	—	—
Loans on shares:		
Serial	237,755 00	47,900 00
Paid-up certificates	159,835 00	48,050 00
Savings	150,191 00	3,250 00
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	—	8,450 18
Bank building	1,975 48	61,700 00
Alterations to leased quarters	47,527 43	—
Furniture and fixtures	62,004 31	14,000 00
Share Insurance Fund	129,034 95	1,106 46
Due from Co-operative Central Bank	415,396 46	90,303 71
Investments:		
U. S. Government obligations, direct and fully guaranteed	5,854,845 95	544,783 31
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	201,005 70	—
Federal Home Loan Bank stock	688,000 00	162,700 00
Shares in other co-operative banks	—	16,000 00
Cash and due from trust companies, national banks and Federal Home Loan Bank	802,408 72	442,509 44
Prepaid expenses	29,008 45	—
Other assets	55,818 30	3,558 32
TOTAL ASSETS	\$44,921,723 96	\$9,387,635 16
LIABILITIES		
Capital:		
Dues capital	\$5,534,339 00	\$1,875,342 00
Profits capital	747,644 52	305,237 19
Paid-up share certificates	17,440,600 00	5,410,600 00
Savings share accounts	15,554,925 58	627,473 43
Livident savings accounts	877,806 55	39,888 92
Club accounts	67,864 00	—
Military share accounts	—	—
Suspended share accounts	160 00	341 51
Matured share accounts	—	—
Net undivided earnings	224,557 30	47,623 59
Reserves:		
Guaranty fund	1,192,469 87	208,041 74
Surplus	1,585,178 29	452,313 37
Other reserves	228,540 45	176,142 83
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	5,645 57	73 89
Due on uncompleted loans	520,314 42	52,937 60
Borrowers' accumulations for taxes	892,975 56	185,568 20
Reserve for Federal Income Taxes	—	—
Other liabilities	48,702 85	6,050 89
TOTAL LIABILITIES	\$44,921,723 96	\$9,387,635 16

BRIDGEWATER	BROCKTON	BROOKLINE		
BRIDGEWATER CO-OPERATIVE BANK	CAMPELLO CO-OPERATIVE BANK	BROOKLINE CO-OPERATIVE BANK	CHESTNUT HILL CO-OPERATIVE BANK	COOLIDGE CORNER CO-OPERATIVE BANK
—	\$56,150 00	\$73,550 00	—	—
\$1,037,768 62	9,320,533 56	3,153,487 39	\$1,791,633 97	\$1,762,830 92
356,532 68	3,222,888 12	714,425 75	562,125 24	33,903 37
—	—	—	179,495 94	—
—	36,250 00	30,115 00	—	—
—	94,483 34	35,185 02	—	—
8,403 34	9,364 27	14,899 22	1,561 60	—
—	—	—	3,096 99	—
—	—	206 05	—	—
—	—	—	—	—
13,250 00	224,550 00	46,840 00	4,435 00	2,465 00
16,280 00	54,450 00	13,470 00	15,949 00	2,890 00
2,065 00	20,400 00	14,580 00	48,195 00	40,222 02
1,140 00	—	—	—	—
—	13,400 30	—	—	—
23,772 96	58,627 05	77,175 02	—	—
—	—	—	6,739 88	—
4,878 78	22,727 72	18,718 36	6,440 12	2,144 24
1,780 21	1,765 48	1,038 17	168 87	—
16,552 57	144,811 59	47,187 74	25,514 78	17,947 47
124,261 46	1,210,571 88	443,470 79	159,996 88	399,118 50
—	—	—	—	—
—	4,450 00	—	—	—
—	240,400 00	77,000 00	39,300 00	72,000 00
—	—	—	—	—
93,476 23	224,370 69	237,143 05	274,780 04	143,059 67
1,102 43	880 08	944 72	427 02	—
4 00	4,567 87	—	1,000 00	388 47
\$1,701,268 28	\$14,965,641 95	\$4,999,436 28	\$3,120,860 33	\$2,476,969 66
\$397,557 00	\$3,841,640 00	\$1,248,731 00	\$120,416 00	\$131,930 00
55,674 85	656,319 53	181,198 12	5,657 37	2,975 62
771,200 00	4,793,600 00	1,860,400 00	610,600 00	115,600 00
256,523 12	3,724,719 50	1,158,423 16	2,210,097 66	2,033,554 85
20,849 85	—	—	—	—
7,565 50	57,941 00	13,717 00	15,023 00	55,573 00
—	—	—	—	—
8 00	37 48	29 23	—	25 00
—	—	—	—	—
24,039 31	53,629 70	—	8,522 27	41,366 92
—	—	—	—	—
45,372 95	480,456 24	207,620 56	31,713 50	5,962 24
38,162 63	756,250 73	162,608 42	—	24,048 72
27,369 48	203,839 65	22,830 39	46,410 60	20,000 00
—	—	—	—	—
—	—	22,148 08	—	—
128 80	1,720 53	2,678 09	286 69	—
17,060 99	102,482 97	—	8,100 00	2,025 00
38,468 85	287,107 64	118,909 28	63,195 98	43,734 80
—	—	—	—	—
1,286 95	5,896 98	142 95	837 26	173 51
\$1,701,268 28	\$14,965,641 95	\$4,999,436 28	\$3,120,860 33	\$2,476,969 66

	CAMBRIDGE	
	THE COLUMBIAN CO-OPERATIVE BANK	NORTH CAMBRIDGE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$5,100 00	—
Direct reduction	1,073,970 20	\$2,524,563 93
G.I. loans	249,970 68	2,693,615 41
Federal Housing Administration, Title II	—	—
Statutory common form	2,000 00	91,675 26
Dues and principal payments suspended	2,908 39	3,100 00
Other real estate	—	—
Home modernization loans	6,649 48	27,326 84
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	—	568 86
Uncollected charges	—	—
Loans on shares:		
Serial	16,840 00	27,110 00
Paid-up certificates	2,965 00	20,115 00
Savings	1,715 00	—
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	12,442 50
Alterations to leased quarters	4,013 36	—
Furniture and fixtures	7,048 17	275 31
Share Insurance Fund	1,918 37	1,197 92
Due from Co-operative Central Bank	15,974 00	65,199 01
Investments:		
U. S. Government obligations, direct and fully guaranteed	195,000 00	496,500 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	111,500 00
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal		
Home Loan Bank	62,921 65	530,423 83
Prepaid expenses	2,059 98	1,324 69
Other assets	1,283 51	2,503 42
TOTAL ASSETS	\$1,652,337 19	\$6,609,441 98
LIABILITIES		
Capital:		
Dues capital	\$386,811 00	\$1,036,617 00
Profits capital	49,275 61	159,635 72
Paid-up share certificates	611,400 00	3,536,600 00
Savings share accounts	438,898 33	954,761 39
Dividend savings accounts	—	77,150 71
Club accounts	—	51,454 00
Military share accounts	—	—
Suspended share accounts	—	131 17
Matured share accounts	539 09	—
Net undivided earnings	—	14,578 51
Reserves:		
Guaranty fund	32,855 08	177,072 14
Surplus	57,642 04	265,658 26
Other reserves	18,155 38	158,594 94
Notes payable	—	—
Dividends declared	4,545 50	—
Credits of members not applied	18 14	615 99
Due on uncompleted loans	6,746 30	825 26
Borrowers' accumulations for taxes	44,695 75	167,554 83
Reserve for Federal Income Taxes	—	—
Other liabilities	754 97	8,192 06
TOTAL LIABILITIES	\$1,652,337 19	\$6,609,441 98

CAMBRIDGE	CANTON	CHELSEA		CHESTER
RELIANCE CO-OPERATIVE BANK	CANTON CO-OPERATIVE BANK	CHELSEA CO-OPERATIVE BANK	THE PROVIDENT CO-OPERATIVE BANK	CHESTER CO-OPERATIVE BANK
—	\$67,450 00	\$20,700 00	\$10,325 00	\$241,075 00
\$10,341,299 57	2,531,478 88	1,621,459 48	1,888,894 21	390,319 01
2,585,052 91	634,718 27	584,162 57	1,411,496 44	—
1,978 90	—	—	184,186 55	—
141,087 49	—	14,625 81	—	—
—	25,852 90	10,825 07	8,178 39	—
44,431 25	6,934 33	6,952 10	29,394 71	—
—	—	—	—	—
724 37	186 40	285 66	—	289 15
—	—	—	—	—
103,373 35	41,830 00	37,225 00	42,915 00	6,055 00
16,740 00	5,160 00	28,645 00	22,455 00	4,535 00
13,690 00	8,280 00	3,235 00	23,670 00	—
—	—	—	—	—
273,435 93	7,589 51	—	10,913 29	—
—	24,900 00	—	—	9,475 82
20,732 90	—	10,882 00	—	—
57,773 43	13,339 73	7,004 30	13,864 20	1,272 78
162,028 32	729 93	—	2,000 00	214 11
—	39,142 86	27,146 46	40,471 07	6,299 48
2,334,695 63	311,690 64	282,000 00	160,000 00	42,000 00
—	—	—	—	—
254,800 00	63,800 00	43,200 00	68,300 00	—
—	—	—	—	—
868,706 17	255,414 85	171,869 66	254,039 80	17,290 96
9,197 34	—	—	—	—
10,743 76	141 00	—	—	—
\$17,240,491 32	\$4,038,639 30	\$2,870,218 11	\$4,171,103 66	\$718,826 31
\$2,073,776 00	\$1,072,171 00	\$591,307 00	\$611,498 00	\$143,347 00
306,040 87	171,114 28	90,396 53	95,262 68	17,219 86
3,464,200 00	1,157,400 00	1,570,400 00	1,640,400 00	413,600 00
9,637,108 81	1,199,231 12	190,807 05	1,390,290 95	79,397 20
—	—	52,860 01	—	—
7,984 00	—	4,068 00	—	—
—	—	—	—	—
527 86	—	2 00	—	—
25,144 73	—	—	—	—
42,786 81	31,668 63	—	—	9,856 39
427,405 91	132,480 69	85,790 55	107,893 20	11,400 53
469,961 64	75,447 46	136,872 22	87,418 73	12,263 22
326,025 52	101,696 12	29,931 45	79,431 86	17,659 48
—	—	—	—	—
534 04	85 40	18,650 48	45,904 60	—
48,400 47	22,619 61	136 25	117 50	103 05
403,205 62	72,370 89	18,202 01	6,936 76	2,069 82
—	—	79,599 90	101,312 66	10,531 16
7,389 04	2,354 10	—	—	—
—	—	1,194 66	4,636 72	1,378 60
\$17,240,491 32	\$4,038,639 30	\$2,870,218 11	\$4,171,103 66	\$718,826 31

	CHICOPEE	
	CHICOPEE CO-OPERATIVE BANK	CHICOPEE FALLS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$1,214,008 39	\$228,673 25
G.I. loans	670,802 10	22,314 29
Federal Housing Administration, Title II	17,679 22	—
Statutory common form	10,545 00	—
Dues and principal payments suspended	4,567 08	—
Other real estate	—	—
Home modernization loans	305 54	—
Federal Housing Administration, Title I loans	366 62	—
Due from members:		
Insurance and taxes paid on mortgaged property	31 82	—
Uncollected charges	—	—
Loans on shares:		
Serial	14,179 00	1,240 00
Paid-up certificates	10,645 79	2,000 00
Savings	5,436 00	—
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	—
Alterations to leased quarters	2,708 88	—
Furniture and fixtures	2,775 19	—
Share Insurance Fund	3,536 98	1 00
Due from Co-operative Central Bank	22,004 91	2,768 34
Investments:		
U. S. Government obligations, direct and fully guaranteed	99,721 50	—
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	37,200 00	5,000 00
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal		
Home Loan Bank	164,067 10	28,396 06
Prepaid expenses	320 94	—
Other assets	—	—
TOTAL ASSETS	\$2,280,902 06	\$290,392 94
LIABILITIES		
Capital:		
Dues capital	\$449,540 00	\$123,387 00
Profits capital	65,835 08	22,142 70
Paid-up share certificates	965,200 00	111,400 00
Savings share accounts	560,437 31	—
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	—	—
Reserves:		
Guaranty fund	60,279 87	9,706 38
Surplus	62,020 07	13,292 23
Other reserves	45,046 92	1,186 00
Notes payable	—	—
Dividends declared	21,766 00	1,949 50
Credits of members not applied	59 61	—
Due on uncompleted loans	7,628 51	—
Borrowers' accumulations for taxes	42,435 32	7,329 13
Reserve for Federal Income Taxes	—	—
Other liabilities	653 37	—
TOTAL LIABILITIES	\$2,280,902 06	\$290,392 94

CLINTON	COHASSET	CONCORD	DANVERS	DEDHAM
THE JOHN PRESCOTT CO-OPERATIVE BANK	PILGRIM CO-OPERATIVE BANK	CONCORD CO-OPERATIVE BANK	THE DANVERS CO-OPERATIVE BANK	THE DEDHAM CO-OPERATIVE BANK
—	\$70,550 00	\$18,000 00	\$28,400 00	\$48,300 00
\$812,890 71	2,175,908 55	6,908,906 28	2,066,183 80	4,179,216 86
—	423,762 14	970,650 48	288,483 10	1,677,210 39
—	27,057 99	30,642 42	—	—
6,722 25	2,500 00	116,293 53	—	65,419 61
—	9,051 89	32,615 81	13,307 53	36,894 92
—	—	8,678 69	—	—
—	8,134 70	18,211 82	18,514 44	47,465 67
—	—	—	—	—
—	188 07	283 98	—	—
—	—	—	—	—
300 00	29,624 00	117,530 00	39,501 00	66,275 00
55 00	13,600 00	108,655 00	13,370 00	68,490 00
—	3,275 00	31,110 00	—	23,100 00
—	—	21,230 00	—	350 00
—	—	—	—	—
—	—	82,780 16	3,000 00	70,092 07
—	663 51	—	—	—
3,700 00	10,079 34	20,794 82	666 51	14,090 15
159 90	4,181 80	—	990 65	6,209 45
8,511 69	29,315 63	100,675 74	27,622 61	69,656 33
34,912 16	171,635 75	1,701,423 41	247,275 25	339,415 61
—	—	—	—	—
—	50,500 00	152,500 00	44,200 00	112,200 00
—	—	—	—	20,000 00
53,812 31	134,804 17	261,524 62	160,132 76	436,646 01
295 03	1,608 91	1,828 41	1,102 09	—
—	—	3,922 07	—	—
\$921,359 05	\$3,166,441 45	\$10,708,257 24	\$2,952,749 74	\$7,281,032 07
\$287,969 00	\$574,285 00	\$2,015,337 00	\$791,018 00	\$1,294,618 00
42,475 39	96,099 94	301,808 60	115,407 89	196,945 60
494,400 00	1,504,200 00	4,993,400 00	1,647,200 00	3,489,200 00
—	568,759 11	2,272,988 22	—	1,400,527 93
—	26,387 98	—	—	—
—	—	6,369 50	—	—
—	—	—	—	—
—	—	1 00	2,498 80	—
2,853 37	—	83,863 13	4,034 40	—
—	—	—	24,978 35	—
16,335 97	81,768 10	194,741 25	120,151 22	273,768 20
36,394 94	192,501 48	287,747 05	173,951 69	336,853 04
23,180 19	19,665 07	272,614 17	—	24,519 62
—	—	—	—	—
—	17,810 87	—	—	77,415 57
—	648 12	1,275 19	374 49	361 14
500 00	25,665 34	69,230 20	7,100 00	38,659 24
17,219 54	54,005 42	203,154 09	60,379 43	147,064 87
—	4,226 49	—	5,000 00	—
30 65	418 53	5,727 84	655 47	1,098 86
\$921,359 05	\$3,166,441 45	\$10,708,257 24	\$2,952,749 74	\$7,281,032 07

	DIGHTON	EAST BRIDGEWATER
	NORTH DIGHTON CO-OPERATIVE BANK	EAST BRIDGEWATER CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$10,473 00	—
Direct reduction	1,401,025 12	\$605,648 53
G.I. loans	65,147 68	170,949 06
Federal Housing Administration, Title II	—	—
Statutory common form	—	5,700 00
Dues and principal payments suspended	4,590 30	—
Other real estate	—	—
Home modernization loans	—	10,480 98
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	—	—
Uncollected charges	—	—
Loans on shares:		
Serial	14,127 00	10,759 00
Paid-up certificates	10,009 00	8,004 00
Savings	1,840 00	—
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	—	4,170 94
Bank building	6,671 16	—
Alterations to leased quarters	—	—
Furniture and fixtures	1,112 75	—
Share Insurance Fund	1 00	2 64
Due from Co-operative Central Bank	17,765 21	9,977 64
Investments:		
U. S. Government obligations, direct and fully guaranteed	132,175 00	62,300 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	50,000 00	—
Federal Home Loan Bank stock	30,300 00	—
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal		
Home Loan Bank	192,638 03	81,105 32
Prepaid expenses	587 04	—
Other assets	—	—
TOTAL ASSETS	\$1,938,462 29	\$969,098 11
LIABILITIES		
Capital:		
Dues capital	\$300,450 00	\$262,427 00
Profits capital	48,963 56	42,845 53
Paid-up share certificates	940,000 00	542,000 00
Savings share accounts	393,752 01	—
Dividend savings accounts	34,486 42	—
Club accounts	33,030 50	—
Military share accounts	—	—
Suspended share accounts	—	51 12
Matured share accounts	—	—
Net undivided earnings	4,186 67	2,593 00
Reserves:		
Guaranty fund	59,679 45	39,529 75
Surplus	55,787 59	29,938 55
Other reserves	42,005 52	22,758 23
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	106 49	414 14
Due on uncompleted loans	1,167 02	2,454 52
Borrowers' accumulations for taxes	24,749 93	24,001 44
Reserve for Federal Income Taxes	—	—
Other liabilities	97 13	84 83
TOTAL LIABILITIES	\$1,938,462 29	\$969,098 11

EASTHAMPTON	EASTON	EVERETT		FALL RIVER
EASTHAMPTON CO-OPERATIVE BANK	THE NORTH EASTON CO-OPERATIVE BANK	EVERETT CO-OPERATIVE BANK	GLENDALE SQUARE CO-OPERATIVE BANK	THE FALL RIVER CO-OPERATIVE BANK
\$1,200 00	\$5,950 00	\$8,250 00	\$5,200 00	\$391,200 00
1,109,774 88	2,144,985 85	3,056,399 68	1,610,198 64	2,375,092 85
321,955 38	218,283 56	2,980,845 15	52,608 35	416,368 76
—	—	522,830 55	—	—
10,465 32	—	39,625 00	3,102 04	5,720 24
9,395 92	—	44,753 77	—	—
19,827 71	—	—	—	—
—	—	—	—	—
—	—	197 24	99 61	50 80
—	—	—	—	—
14,212 18	14,045 00	63,590 00	23,720 00	76,160 00
18,452 87	7,080 00	47,075 00	15,490 00	25,040 00
6,221 41	18,530 00	5,250 00	110 00	—
—	—	—	—	—
—	—	—	—	54,077 16
840 51	—	—	—	—
3,981 87	3,113 78	24,273 14	—	252 74
2,675 21	299 80	1 00	1,345 72	526 26
16,476 56	24,106 30	76,348 50	16,835 77	44,895 19
99,592 99	63,414 00	220,581 92	76,956 25	1,143,396 90
—	—	—	—	—
—	—	349,281 25	—	—
27,100 00	43,300 00	130,000 00	—	—
—	—	—	—	—
31,716 63	236,902 14	480,878 07	93,029 55	47,858 82
629 14	504 50	—	—	900 90
—	—	9,271 72	—	405 00
\$1,694,518 58	\$2,780,514 93	\$8,059,451 99	\$1,898,695 93	\$4,581,945 62
\$302,922 00	\$541,731 00	\$1,628,270 00	\$652,233 00	\$1,504,608 00
43,817 03	69,297 30	245,384 86	109,313 71	237,418 37
467,400 00	870,200 00	3,636,000 00	717,800 00	2,052,400 00
715,803 32	1,018,491 72	1,559,086 34	187,927 29	76,248 43
—	—	—	—	—
—	3,064 00	—	—	—
165 85	—	—	74 15	—
—	—	—	—	—
—	—	28,635 94	11,344 07	21,864 65
29,727 99	46,758 79	265,027 21	37,619 76	304,719 30
24,684 47	90,547 40	336,088 17	80,304 01	275,378 92
57,857 22	40,374 96	196,624 92	55,475 35	14,323 52
—	—	—	—	—
17,321 70	29,633 53	—	—	—
165 70	121 05	1,810 69	172 09	58 02
793 51	23,704 44	11,552 42	9,093 88	25,800 00
31,329 66	46,360 25	150,546 90	35,527 03	65,330 07
—	—	—	—	—
2,530 13	230 49	424 54	1,811 59	3,796 34
\$1,694,518 58	\$2,780,514 93	\$8,059,451 99	\$1,898,695 93	\$4,581,945 62

	FALL RIVER	
	THE LAFAYETTE CO-OPERATIVE BANK	PEOPLE'S CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$35,000 00	\$6,300 00
Direct reduction	3,994,190 44	2,489,208 96
G.I. loans	395,174 07	108,974 01
Federal Housing Administration, Title II	—	—
Statutory common form	38,250 00	9,950 00
Dues and principal payments suspended	3,086 01	46,932 32
Other real estate	—	—
Home modernization loans	28,581 20	10,206 07
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	—	—
Uncollected charges	—	—
Loans on shares:		
Serial	118,500 00	32,600 00
Paid-up certificates	29,150 00	15,000 00
Savings	2,850 00	300 00
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	34,724 38	—
Alterations to leased quarters	—	—
Furniture and fixtures	6,965 04	4,819 70
Share Insurance Fund	646 51	374 63
Due from Co-operative Central Bank	53,736 27	30,899 57
Investments:		
U. S. Government obligations, direct and fully guaranteed	595,071 76	241,375 32
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	86,200 00	—
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal Home Loan Bank	114,635 38	170,731 14
Prepaid expenses	—	—
Other assets	—	—
TOTAL ASSETS	\$5,536,761 06	\$3,167,671 72
LIABILITIES		
Capital:		
Dues capital	\$1,474,832 00	\$701,530 00
Profits capital	250,569 61	115,706 14
Paid-up share certificates	2,563,800 00	1,737,800 00
Savings share accounts	494,783 00	212,671 73
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	16 00	1 00
Matured share accounts	—	5,402 97
Net undivided earnings	15,679 06	8,008 08
Reserves:		
Guaranty fund	180,668 52	101,354 14
Surplus	186,056 07	159,056 37
Other reserves	187,665 04	48,463 84
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	86 25	2,033 94
Due on uncompleted loans	47,614 67	21,928 10
Borrowers' accumulations for taxes	116,328 85	53,232 52
Reserve for Federal Income Taxes	12,946 75	300 00
Other liabilities	5,715 24	182 89
TOTAL LIABILITIES	\$5,536,761 06	\$3,167,671 72

FALL RIVER	FALMOUTH	FITCHBURG	FRAMINGHAM	
TROY CO-OPERATIVE BANK	THE FALMOUTH CO-OPERATIVE BANK	FIDELITY CO-OPERATIVE BANK	FRAMINGHAM CO-OPERATIVE BANK	SOUTH MIDDLESEX CO-OPERATIVE BANK
\$88,550 00	\$2,700 00	—	\$4,400 00	\$4,950 00
2,482,106 23	1,668,388 64	\$9,410,607 10	12,198,852 44	3,261,126 65
233,897 89	146,550 02	3,742,711 86	4,087,548 72	646,502 44
—	—	—	811,648 48	16,057 45
57,750 00	—	—	2,380 00	3,066 67
21,744 75	15,117 61	817 77	23,505 74	6,280 00
—	—	—	—	2 00
12,280 00	3,018 94	97,551 52	17,215 48	53,456 29
—	—	—	—	—
111 30	87 26	314 51	—	108 99
—	—	—	—	—
45,950 00	25,470 00	52,000 00	53,845 00	15,031 00
11,600 00	17,225 00	41,340 00	66,355 00	20,463 00
—	3,490 00	16,075 00	53,625 00	21,686 29
—	—	—	—	—
56,000 00	—	13,325 84	—	—
—	—	51,023 94	71,523 51	—
—	400 00	—	—	2,800 00
932 25	1,370 16	16,398 28	25,776 87	6,200 00
20,947 88	283 54	15,719 80	1 00	8,809 48
35,511 58	23,272 50	143,278 66	195,214 42	45,746 76
—	—	—	—	—
415,425 50	205,934 38	641,965 63	1,577,411 38	348,378 50
—	—	329,575 32	—	5,000 00
—	—	—	—	—
—	37,000 00	251,000 00	317,000 00	78,600 00
—	—	—	32,000 00	—
130,217 77	140,411 37	891,796 82	898,259 02	225,288 98
1,158 00	657 23	—	490 34	—
—	12 76	—	27 17	10 00
\$3,614,183 15	\$2,291,389 41	\$15,715,502 05	\$20,437,079 57	\$4,769,564 50
\$1,136,693 00	\$400,545 00	\$1,632,705 00	\$1,208,473 00	\$502,442 00
191,957 11	52,734 74	265,650 17	166,537 21	70,576 72
1,791,000 00	1,199,400 00	5,058,200 00	6,758,000 00	1,775,400 00
398 50	322,950 83	6,812,015 06	9,864,021 95	1,890,252 34
—	51,801 64	—	99,410 51	35,398 73
—	—	—	—	—
—	6 00	—	1,115 35	40 00
—	—	—	—	201 02
9,561 32	33,894 80	94,445 37	—	14,138 81
—	—	—	—	—
217,479 49	44,144 11	393,926 36	552,612 13	104,764 97
165,363 28	58,924 80	600,038 70	613,995 38	129,729 25
4,057 85	90,175 23	503,354 88	397,916 03	105,102 94
—	—	—	—	—
—	—	—	123,265 26	—
1,445 96	55 00	1,641 06	1,144 94	498 04
19,394 04	3,111 73	47,913 32	265,170 74	35,746 73
67,910 54	32,678 26	303,287 11	362,871 19	104,765 75
4,864 24	—	—	—	—
4,057 82	967 27	2,325 02	22,545 88	507 20
\$3,614,183 15	\$2,291,389 41	\$15,715,502 05	\$20,437,079 57	\$4,769,564 50

	FRANKLIN	GARDNER
	DEAN CO-OPERATIVE BANK	THE CHAIR-TOWN CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$135,390 00
Direct reduction	\$1,497,803 04	1,549,684 41
G.I. loans	400,275 47	424,113 85
Federal Housing Administration, Title II	—	—
Statutory common form	—	7,103 00
Dues and principal payments suspended	13,620 59	36,065 67
Other real estate	10,997 37	—
Home modernization loans	9,036 72	—
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	—	294 41
Uncollected charges	—	—
Loans on shares:		
Serial	34,688 00	10,330 00
Paid-up certificates	21,200 00	4,290 00
Savings	—	—
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	—	2,921 65
Bank building	13,000 00	7,777 10
Alterations to leased quarters	—	—
Furniture and fixtures	797 75	1,756 32
Share Insurance Fund	273 30	299 35
Due from Co-operative Central Bank	22,224 47	25,192 87
Investments:		
U. S. Government obligations, direct and fully guaranteed	188,353 99	198,962 50
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	37,000 00	—
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal		
Home Loan Bank	153,387 34	194,997 63
Prepaid expenses	364 87	—
Other assets	—	—
TOTAL ASSETS	\$2,403,022 91	\$2,599,178 76
LIABILITIES		
Capital:		
Lues capital	\$446,986 00	\$862,325 00
Profits capital	64,476 70	152,767 48
Paid-up share certificates	1,210,800 00	1,030,400 00
Savings share accounts	383,683 06	169,729 30
Dividend savings accounts	7,282 74	—
Club accounts	11,027 50	—
Military share accounts	—	—
Suspended share accounts	—	228 30
Matured share accounts	—	—
Net undivided earnings	28,436 80	7,264 00
Reserves:		
Guaranty fund	62,178 02	113,901 04
Surplus	60,351 34	204,726 30
Other reserves	66,217 15	—
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	—	603 15
Due on uncompleted loans	23,819 82	1,435 39
Borrowers' accumulations for taxes	35,962 66	49,928 45
Reserve for Federal Income Taxes	—	4,558 32
Other liabilities	1,801 12	1,312 03
TOTAL LIABILITIES	\$2,403,022 91	\$2,599,178 76

GARDNER	GLOUCESTER	GRAFTON	GREAT BARRINGTON	GREENFIELD
GARDNER CO-OPERATIVE BANK	GLOUCESTER CO-OPERATIVE BANK	GRAFTON CO-OPERATIVE BANK	THE HOUSATONIC CO-OPERATIVE BANK	GREENFIELD CO-OPERATIVE BANK
\$5,500 00	\$272,950 00	\$35,000 00	\$44,025 00	\$47,600 00
1,571,360 43	5,714,623 79	2,133,242 11	1,253,409 34	4,645,175 49
102,828 63	2,074,510 65	186,347 67	483,942 26	1,969,369 34
485,700 07	—	—	—	—
1,630 00	38,192 68	10,827 15	2,350 00	24,060 00
—	35,048 19	—	1,200 00	43,748 38
—	12,368 83	—	10,703 57	13,101 66
—	10,162 51	6,839 35	—	34,090 61
—	—	—	—	—
—	919 63	—	185 33	—
—	—	—	—	—
15,845 00	131,395 00	54,085 00	11,895 00	85,625 00
—	79,290 00	15,340 00	6,455 00	12,505 00
—	4,365 00	—	3,285 00	24,345 00
—	—	—	—	—
5,372 42	11,162 56	6,671 34	5,127 34	35,527 16
12,663 40	44,087 97	100 00	27,659 40	63,885 04
—	—	—	—	—
—	25,442 88	—	3,441 90	15,132 82
292 56	7,413 52	390 09	2,266 80	5,000 00
24,090 71	89,831 01	33,877 46	20,862 39	84,214 38
—	—	—	—	—
248,513 29	371,290 63	670,061 09	162,187 51	1,107,691 90
—	—	—	—	—
—	—	—	—	—
—	152,200 00	—	—	127,400 00
—	—	—	—	124,000 00
—	—	—	—	—
170,180 27	571,868 92	202,201 63	78,663 54	349,007 42
—	2,835 09	—	—	—
—	—	—	—	6 00
\$2,643,976 78	\$9,649,958 86	\$3,354,982 89	\$2,117,659 38	\$8,811,485 20
\$819,416 00	\$2,198,827 00	\$1,160,622 00	\$435,281 00	\$2,085,724 00
138,544 18	374,925 30	194,419 25	71,065 71	309,071 86
929,800 00	4,312,000 00	1,363,400 00	663,000 00	1,139,600 00
440,977 42	1,555,871 96	45,475 85	743,926 22	4,375,252 20
—	—	—	—	—
—	—	—	—	—
104 05	27 00	—	—	18 00
—	—	—	—	200 03
15,029 63	29,945 22	—	—	105,098 03
—	—	—	—	—
112,499 45	361,837 79	220,379 01	57,946 79	230,029 69
130,244 12	510,150 34	236,680 71	88,956 41	196,591 96
—	40,829 26	—	17,733 31	217,397 50
—	—	—	—	—
—	—	22,323 31	10,759 67	—
1,157 77	70 91	201 43	—	29 91
2,640 58	82,601 46	32,705 60	4,000 00	21,710 00
47,761 93	177,444 83	74,617 21	24,122 73	124,146 89
3,300 00	600 00	4,000 00	—	—
2,501 65	4,827 79	158 52	867 54	6,615 13
\$2,643,976 78	\$9,649,958 86	\$3,354,982 89	\$2,117,659 38	\$8,811,485 20

	HAVERHILL	
	CITIZENS' CO-OPERATIVE BANK	THE GROVELAND CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$44,550 00	\$27,650 00
Direct reduction	1,847,968 55	960,140 10
G.I. loans	494,707 17	370,202 78
Federal Housing Administration, Title II	—	—
Statutory common form	—	1,000 00
Dues and principal payments suspended	—	—
Other real estate	—	—
Home modernization loans	6,582 71	11,229 60
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	—	—
Uncollected charges	—	—
Loans on shares:		
Serial	25,500 00	25,755 00
Paid-up certificates	7,565 00	3,580 00
Savings	10,190 00	13,200 00
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	—	1,360 97
Bank building	55,125 62	—
Alterations to leased quarters	—	165 70
Furniture and fixtures	7,708 99	2,560 57
Share Insurance Fund	358 97	262 92
Due from Co-operative Central Bank	29,137 98	16,891 65
Investments:		
U. S. Government obligations, direct and fully guaranteed	373,664 07	173,140 63
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	44,500 00	26,700 00
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal Home Loan Bank	265,117 45	162,151 43
Prepaid expenses	2,657 73	31 05
Other assets	13 45	—
TOTAL ASSETS	\$3,215,347 69	\$1,796,022 40
LIABILITIES		
Capital:		
Dues capital	\$980,565 00	\$436,232 00
Profits capital	167,306 97	50,369 42
Paid-up share certificates	655,800 00	331,000 00
Savings share accounts	1,039,078 78	789,474 60
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	134 74	—
Matured share accounts	—	—
Net undivided earnings	9,453 12	28,581 65
Reserves:		
Guaranty fund	144,914 68	50,707 03
Surplus	82,428 81	73,353 77
Other reserves	49,791 58	—
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	466 39	218 13
Due on uncompleted loans	45,271 38	2,366 71
Borrowers' accumulations for taxes	40,075 24	33,638 09
Reserve for Federal Income Taxes	—	—
Other liabilities	61 00	81 00
TOTAL LIABILITIES	\$3,215,347 69	\$1,796,022 40

HAVERHILL	HINGHAM	HOLBROOK	HOLYOKE	
HAVERHILL CO-OPERATIVE BANK	HINGHAM CO-OPERATIVE BANK	THE HOLBROOK CO-OPERATIVE BANK	THE CITY CO-OPERATIVE BANK	HOLYOKE CO-OPERATIVE BANK
\$195,600 00	\$18,875 00	\$900 00	—	—
5,508,008 97	2,324,278 73	1,645,259 70	\$1,665,687 25	\$975,375 74
817,174 32	131,658 96	556,144 13	345,153 96	368,095 90
—	—	—	—	—
—	—	215 50	17,150 00	3,175 00
—	—	—	12,234 95	—
36,222 12	—	6,547 31	2,520 13	1,493 57
—	—	—	—	—
220 00	125 06	631 84	13 80	—
—	—	—	—	—
77,020 00	41,175 00	31,159 48	21,155 00	17,200 00
19,970 00	39,850 00	30,489 33	13,630 00	1,475 00
2,955 00	210 00	12,641 00	19,415 00	900 00
—	—	—	—	—
23,410 91	—	3,198 84	—	—
—	27,428 94	3,597 93	—	—
9,767 19	—	—	302 59	—
8,499 88	2,597 65	744 30	714 23	933 30
—	465 39	457 26	10,792 71	13,450 00
65,480 64	29,653 44	24,907 33	24,008 49	14,308 59
291,656 25	199,608 95	123,256 58	194,929 69	35,061 56
72,839 38	—	—	—	—
—	—	—	—	—
113,200 00	49,700 00	44,400 00	38,700 00	24,500 00
—	12,000 00	—	—	—
480,636 99	111,478 78	173,950 56	82,391 18	107,683 49
1,948 72	1,163 28	6,140 61	—	—
—	—	526 35	—	—
\$7,724,610 37	\$2,990,269 18	\$2,665,168 05	\$2,448,798 98	\$1,563,652 15
\$2,026,024 00	\$723,104 00	\$489,994 00	\$408,271 00	\$553,135 00
298,443 27	105,241 26	75,765 81	56,674 79	80,099 96
860,000 00	1,693,400 00	1,374,000 00	467,400 00	277,000 00
3,600,740 47	109,477 56	405,404 78	1,271,439 30	527,593 18
—	—	—	—	—
—	—	8,333 50	7,367 00	—
—	—	—	—	—
4,042 20	233 09	101 12	82 89	—
—	—	—	—	—
—	—	34,265 61	6,600 92	—
362,117 93	143,327 93	84,095 38	53,070 82	27,178 53
52,604 15	82,994 47	65,834 11	61,106 93	62,511 73
188,168 46	27,953 27	60,381 61	70,113 00	—
—	—	—	—	—
111,200 13	13,521 58	—	—	4,451 18
3,371 57	23 58	213 91	117 36	125 05
75,562 82	24,815 05	13,710 08	3,383 53	247 00
133,116 00	65,157 39	47,558 78	42,606 20	31,197 94
—	—	—	—	—
9,219 37	1,020 00	5,509 36	565 24	112 58
\$7,724,610 37	\$2,990,269 18	\$2,665,168 05	\$2,448,798 98	\$1,563,652 15

	HUDSON	HULL
	HUDSON CO-OPERATIVE BANK	HULL CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$10,400 00	—
Direct reduction	2,549,765 34	\$1,062,088 52
G.I. loans	586,466 60	155,256 72
Federal Housing Administration, Title II	—	—
Statutory common form	—	—
Dues and principal payments suspended	33,820 73	—
Other real estate	—	—
Home modernization loans	—	8,600 41
Federal Housing Administration, Title I loans	—	1,571 19
Due from members:		
Insurance and taxes paid on mortgaged property	290 12	—
Uncollected charges	—	—
Loans on shares:		
Serial	9,150 00	10,330 00
Paid-up certificates	37,100 00	9,435 00
Savings	350 00	68,380 00
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	—	9,515 57
Bank building	20,425 80	—
Alterations to leased quarters	—	—
Furniture and fixtures	186 18	7,750 00
Share Insurance Fund	454 50	436 23
Due from Co-operative Central Bank	37,095 51	11,449 49
Investments:		
U. S. Government obligations, direct and fully guaranteed	385,325 01	54,845 16
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	59,700 00	—
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal		
Home Loan Bank	196,092 44	88,526 95
Prepaid expenses	2,416 03	—
Other assets	1,980 16	—
TOTAL ASSETS	\$3,931,018 42	\$1,488,185 24
LIABILITIES		
Capital:		
Dues capital	\$477,812 00	\$102,104 00
Profits capital	74,916 57	3,466 04
Paid-up share certificates	2,607,600 00	188,800 00
Savings share accounts	262,497 67	1,082,353 23
Lividend savings accounts	38,530 76	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	399 02	—
Matured share accounts	—	—
Net undivided earnings	—	24,191 55
Reserves:		
Guaranty fund	83,518 67	4,338 00
Surplus	179,841 56	—
Other reserves	76,837 60	43,939 34
Notes payable	—	—
Dividends declared	23,421 52	—
Credits of members not applied	62 21	300 00
Due on uncompleted loans	33,646 49	4,506 56
Borrowers' accumulations for taxes	69,643 49	31,851 01
Reserve for Federal Income Taxes	—	—
Other liabilities	2,290 86	2,335 51
TOTAL LIABILITIES	\$3,931,018 42	\$1,488,185 24

IPSWICH	LAWRENCE			LOWELL
IPSWICH CO-OPERATIVE BANK	ATLANTIC CO-OPERATIVE BANK	LAWRENCE CO-OPERATIVE BANK	THE MERRIMACK CO-OPERATIVE BANK	B. F. BUTLER CO-OPERATIVE BANK
\$11,700 00 2,243,025 13 195,694 17 — 12,900 00 18,769 62 — 22,529 00 — — — 26,003 00 7,800 00 2,700 00 — 24,441 32 — 13,497 77 370 91 30,938 57 386,790 47 — 45,900 00 — 178,264 98 — — \$3,221,324 94	\$5,000 00 2,380,937 32 963,497 99 — 13,850 00 4,751 51 — 14,339 75 24,480 76 — 231 68 — 13,796 00 38,932 00 8,445 00 — 10,268 94 — 1,475 00 10,600 00 9,479 88 37,560 07 117,246 11 — 380 00 64,300 00 — 269,477 36 2,400 00 47 \$3,991,449 84	\$7,650 00 5,573,554 28 2,086,634 53 — 79,639 22 47,963 34 20,231 91 11,242 11 — 861 57 — 71,660 00 30,820 00 12,540 00 — 20,678 14 — 11,669 03 16,042 06 408 31 89,164 15 635,140 64 — 152,500 00 — 416,664 07 1,986 40 92 50 \$9,287,162 26	— \$6,542,153 96 1,598,974 85 — 182,675 00 76,551 47 21,000 57 — — 192 52 5 15 58,735 00 56,460 00 48,860 00 — 32,931 97 — 15,593 23 5,366 04 97,569 59 529,812 50 — 164,700 00 — 481,767 29 — — \$9,913,409 14	\$42,300 00 727,611 67 201,524 41 — — — — — — — — 3,990 00 6,505 00 1,475 00 — — 3,725 18 3,823 83 138 33 11,014 57 59,713 10 — 18,500 00 — 33,078 05 — — \$1,113,399 14
\$711,167 00 109,332 17 1,169,800 00 799,262 14 — — — — 11,240 47 94,985 86 197,461 78 36,426 42 — 567 68 17,159 66 71,441 41 1,950 00 530 35 \$3,221,324 94	\$592,584 00 84,848 92 1,849,600 00 1,128,537 32 12,138 90 — 15 00 3,962 40 9,801 53 113,958 54 39,437 24 73,387 80 — 461 23 6,946 18 64,582 16 — 11,188 62 \$3,991,449 84	\$1,446,730 00 217,689 68 4,184,400 00 2,314,334 43 74,629 28 — — 398 61 26,057 95 253,637 24 432,297 13 140,779 29 — 572 75 37,304 60 154,899 97 — 3,431 33 \$9,287,162 26	\$1,382,017 00 196,109 55 3,685,800 00 3,480,181 89 — — — 253 48 — 268,412 66 519,463 93 51,719 05 100,000 00 53,213 50 374 97 45,500 00 127,430 98 — 2,932 13 \$9,913,409 14	\$135,646 00 15,944 89 676,200 00 173,511 95 1,186 90 — — — — 22,873 40 25,330 73 15,951 83 — 6,338 92 — 19,450 27 20,327 19 — 637 06 \$1,113,399 14

	LOWELL	LYNN
	LOWELL CO-OPERATIVE BANK	EQUITABLE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$6,350 00	\$649,300 00
Direct reduction	2,794,217 94	8,315,252 69
G.I. loans	1,864,190 66	1,470,385 39
Federal Housing Administration, Title II	89,277 64	—
Statutory common form	—	31,050 00
Dues and principal payments suspended	—	4,100 00
Other real estate	4,894 82	52,376 41
Home modernization loans	12,549 76	—
Federal Housing Administration, Title I loans	8,447 40	—
Due from members:		
Insurance and taxes paid on mortgaged property	—	—
Uncollected charges	—	—
Loans on shares:		
Serial	29,640 00	203,830 00
Paid-up certificates	9,890 00	61,060 00
Savings	350 00	—
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	20,960 66	32,335 38
Bank building	34,807 93	27,400 00
Alterations to leased quarters	—	—
Furniture and fixtures	7,344 34	40,676 48
Share Insurance Fund	3,326 14	11,272 29
Due from Co-operative Central Bank	56,782 54	135,304 92
Investments:		
U. S. Government obligations, direct and fully guaranteed	423,146 36	2,162,898 88
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	93,500 00	205,900 00
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal Home Loan Bank	285,907 51	297,022 36
Prepaid expenses	539 06	—
Other assets	—	—
TOTAL ASSETS	\$5,746,122 76	\$13,700,164 80
LIABILITIES		
Capital:		
Dues capital	\$1,217,873 00	\$4,855,348 00
Profits capital	164,175 40	704,061 11
Paid-up share certificates	2,479,800 00	6,303,600 00
Savings share accounts	1,245,423 60	—
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	34 95	832 27
Matured share accounts	—	201 04
Net undivided earnings	—	31,919 89
Reserves:		
Guaranty fund	167,730 83	884,744 68
Surplus	158,779 65	566,363 27
Other reserves	107,356 02	—
Notes payable	—	—
Dividends declared	37,967 75	—
Credits of members not applied	470 15	3,434 62
Due on uncompleted loans	23,995 00	64,628 07
Borrowers' accumulations for taxes	129,569 20	265,719 54
Reserve for Federal Income Taxes	—	13,000 00
Other liabilities	12,947 21	6,312 31
TOTAL LIABILITIES	\$5,746,122 76	\$13,700,164 80

LYNN		MALDEN		MANSFIELD
LINCOLN CO-OPERATIVE BANK	LYNN CO-OPERATIVE BANK	FELLSWAY CO-OPERATIVE BANK	MALDEN CO-OPERATIVE BANK	MANSFIELD CO-OPERATIVE BANK
\$1,047,975 00	\$25,000 00	\$7,100 00	\$600 00	\$34,050 00
7,099,010 16	1,838,890 52	3,248,238 36	10,672,082 47	2,669,693 06
965,664 25	890,754 04	189,979 56	3,786,557 69	914,085 94
—	—	—	596,756 69	—
—	6,471 26	—	38,235 00	3,000 00
—	14,909 94	27,673 92	87,618 61	5,963 33
—	—	11,263 53	—	—
—	—	5,665 58	—	135 83
—	—	—	—	—
—	—	—	894 16	35 98
—	—	—	—	—
83,970 00	52,864 00	52,983 00	147,800 00	44,895 00
50,118 00	13,245 00	33,205 00	87,550 00	18,930 00
—	—	9,610 00	10,040 00	4,500 00
—	950 00	—	—	—
219,000 00	—	—	76,148 49	27,700 00
—	—	12,939 74	—	—
40,000 00	—	9,903 67	28,438 52	3,335 00
1,000 00	22,588 99	3,980 03	1,985 30	12,764 68
103,183 44	37,419 42	40,797 36	165,205 60	43,523 35
100,000 00	576,843 75	359,629 75	599,812 50	409,435 95
—	—	—	—	—
175,000 00	56,700 00	68,400 00	284,000 00	70,400 00
—	—	—	—	182,000 00
1,318,759 55	220,255 04	333,389 48	1,064,058 69	202,062 77
—	347 30	—	2,362 41	1,007 41
—	—	—	3,537 00	238 67
\$11,203,680 40	\$3,757,239 26	\$4,414,758 98	\$17,653,683 13	\$4,647,756 97
\$2,277,689 00	\$1,043,792 00	\$632,887 00	\$3,017,216 00	\$880,305 00
310,039 43	163,774 27	86,430 14	481,870 05	134,041 54
7,243,800 00	1,961,600 00	1,959,400 00	9,101,800 00	1,185,400 00
1,142 00	—	1,113,512 25	2,675,829 50	1,839,212 89
6,957 83	—	133,107 64	—	—
—	—	4,522 00	—	—
—	—	—	—	—
—	3,586 49	2,002 08	1,582 79	—
—	—	—	10,599 35	—
38,260 10	—	25,145 83	—	—
619,539 42	202,317 80	95,406 04	628,049 55	143,419 33
389,421 15	227,615 10	112,747 16	755,476 24	166,402 53
—	31,542 41	96,442 87	404,488 28	122,135 96
—	—	—	—	—
—	30,832 65	—	92,833 62	63,604 54
—	195 44	—	—	759 77
44,067 95	13,590 00	488 20	112,739 83	19,600 81
272,257 55	72,238 06	109,486 83	369,494 43	85,056 13
—	3,039 92	—	1,703 49	6,900 00
505 97	3,115 12	10,545 51	—	918 47
\$11,203,680 40	\$3,757,239 26	\$4,414,758 98	\$17,653,683 13	\$4,647,756 97

	MARBLE- HEAD	MARL- BOROUGH
	MARBLEHEAD CO-OPERATIVE BANK	THE MARLBOROUGH CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$298,180 00	\$6,550 00
Direct reduction	1,183,540 73	6,034,145 21
G.I. loans	—	1,002,157 91
Federal Housing Administration, Title II	—	—
Statutory common form	6,000 00	944 00
Dues and principal payments suspended	—	56,511 35
Other real estate	—	—
Home modernization loans	—	36,732 23
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	—	151 03
Uncollected charges	—	—
Loans on shares:		
Serial	8,950 00	35,140 00
Paid-up certificates	4,850 00	36,010 00
Savings	—	—
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	33,787 16
Alterations to leased quarters	750 00	—
Furniture and fixtures	—	12,782 46
Share Insurance Fund	—	929 24
Due from Co-operative Central Bank	16,997 92	75,824 05
Investments:		
U. S. Government obligations, direct and fully guaranteed	104,413 00	398,792 85
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	131,000 00
Shares in other co-operative banks	—	56,000 00
Cash and due from trust companies, national banks and Federal Home Loan Bank	121,003 92	240,242 24
Prepaid expenses	—	—
Other assets	—	—
TOTAL ASSETS	\$1,744,685 57	\$8,157,699 73
LIABILITIES		
Capital:		
Loes capital	\$428,642 00	\$805,166 00
Profits capital	52,073 68	119,398 07
Paid-up share certificates	1,085,600 00	4,573,000 00
Savings share accounts	—	1,638,260 17
Lividend savings accounts	—	41,388 35
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	165 52
Matured share accounts	—	—
Net undivided earnings	—	—
Reserves:		
Guaranty fund	79,441 79	204,686 80
Surplus	54,059 33	278,577 89
Other reserves	5,654 60	201,265 69
Notes payable	—	—
Dividends declared	18,998 00	73,949 44
Credits of members not applied	—	1,033 45
Due on uncompleted loans	423 08	85,831 64
Borrowers' accumulations for taxes	19,748 69	134,101 31
Reserve for Federal Income Taxes	—	—
Other liabilities	44 40	875 40
TOTAL LIABILITIES	\$1,744,685 57	\$8,157,699 73

MEDFIELD	MEDFORD			
THE MEDFIELD CO-OPERATIVE BANK	COMMUNITY CO-OPERATIVE BANK	HILLSIDE- CAMBRIDGE CO-OPERATIVE BANK	THE MEDFORD CO-OPERATIVE BANK	WEST MEDFORD CO-OPERATIVE BANK
\$1,000 00	—	—	\$4,600 00	\$6,300 00
1,171,785 25	\$1,172,482 59	\$2,378,341 13	4,563,066 24	2,184,227 84
424,886 67	—	1,277,175 67	512,443 32	333,383 40
—	—	—	—	—
9,332 73	—	10,572 85	—	15,602 07
2,822 57	—	13,925 00	6,251 28	2,019 97
—	3,323 00	30,331 35	—	—
—	—	52,658 00	20,270 99	18,375 85
—	—	—	—	—
—	—	—	300 12	81 61
—	—	—	—	—
13,970 00	875 00	11,690 00	108,383 00	21,504 00
13,220 00	—	15,290 00	10,000 00	8,935 00
—	22,330 00	1,915 00	13,335 00	235 00
—	—	—	—	—
5,000 00	—	7,500 00	—	123 34
—	—	—	28,500 00	60,595 65
600 00	—	—	—	—
6,321 04	—	8,360 99	10,471 61	10,230 64
17,623 48	9,301 91	15,698 26	5,585 97	950 00
—	—	43,835 50	58,303 22	30,553 22
149,389 67	150,000 00	143,700 00	448,079 00	239,592 42
—	—	—	—	—
35,000 00	—	75,600 00	—	51,100 00
—	—	—	—	—
66,578 73	141,386 61	421,149 19	250,566 55	249,010 65
691 11	—	1,142 28	—	699 35
—	412 99	159 53	—	—
\$1,918,221 25	\$1,500,112 10	\$4,509,044 75	\$6,043,156 30	\$3,233,520 01
\$260,989 00	\$22,617 00	\$628,621 00	\$1,705,106 00	\$802,762 00
33,063 77	535 75	86,921 81	263,524 61	120,435 09
838,200 00	404,000 00	2,494,200 00	1,434,000 00	1,495,200 00
560,721 32	932,159 51	593,697 68	1,822,345 49	479,719 01
—	—	149,086 07	—	—
13,119 00	20,785 00	—	—	17,212 00
—	—	—	—	—
—	—	—	28 00	131 26
—	—	—	—	—
20,320 63	4,104 62	—	—	17,718 63
37,218 91	43,622 88	114,334 90	379,274 25	69,806 45
17,481 30	—	161,811 14	266,394 76	89,741 57
54,380 21	29,438 44	134,279 55	—	68,766 98
—	—	—	—	—
590 63	—	24,787 82	10,739 50	—
40,809 31	16,523 30	3 67	736 07	1,144 37
40,541 60	25,621 52	7,914 99	15,104 69	2,183 96
—	—	107,166 86	132,691 14	66,507 71
785 57	704 08	—	7,750 01	—
—	—	6,219 26	5,461 78	2,190 98
\$1,918,221 25	\$1,500,112 10	\$4,509,044 75	\$6,043,156 30	\$3,233,520 01

	MEDWAY	MELROSE
	MEDWAY CO-OPERATIVE BANK	MELROSE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$1,575,238 20	\$5,448,426 02
G.I. loans	486,529 43	718,367 17
Federal Housing Administration, Title II	—	—
Statutory common form	10,350 00	171,018 58
Dues and principal payments suspended	—	2,246 02
Other real estate	5,331 18	—
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	281 15	—
Uncollected charges	—	—
Loans on shares:		
Serial	18,613 00	60,615 00
Paid-up certificates	18,490 00	18,250 00
Savings	2,605 00	6,865 00
Loans secured by shares and deposits in other financial institutions	—	1,450 00
Real estate held by foreclosure and in possession	7,556 70	—
Bank building	25,101 92	17,756 10
Alterations to leased quarters	—	—
Furniture and fixtures	3,941 94	15,509 30
Share Insurance Fund	800 00	1,350 00
Due from Co-operative Central Bank	23,868 99	73,507 95
Investments:		
U. S. Government obligations, direct and fully guaranteed	136,396 88	1,000,391 88
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	40,000 00	—
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal Home Loan Bank	108,467 66	349,829 63
Prepaid expenses	4 85	—
Other assets	—	—
TOTAL ASSETS	\$2,463,576 90	\$7,885,582 65
LIABILITIES		
Capital:		
Dues capital	\$424,721 00	\$1,030,213 00
Profits capital	68,606 96	144,107 87
Paid-up share certificates	1,181,800 00	2,455,800 00
Savings share accounts	525,074 45	3,490,710 79
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	172 23	—
Matured share accounts	—	—
Net undivided earnings	6,147 12	24,025 93
Reserves:		
Guaranty fund	68,549 27	216,011 52
Surplus	87,463 20	205,650 35
Other reserves	56,433 66	127,325 02
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	1,577 86	53 60
Due on uncompleted loans	2,175 00	27,543 71
Borrowers' accumulations for taxes	40,392 71	163,758 82
Reserve for Federal Income Taxes	—	—
Other liabilities	463 44	382 04
TOTAL LIABILITIES	\$2,463,576 90	\$7,885,582 65

MERRIMAC	METHUEN	MIDDLEBOROUGH	MILLBURY	MILTON
THE ECONOMY CO-OPERATIVE BANK	METHUEN CO-OPERATIVE BANK	MIDDLEBOROUGH CO-OPERATIVE BANK	MILLBURY CO-OPERATIVE BANK	MILTON CO-OPERATIVE BANK
\$3,800 00	\$1,600 00	—	\$2,500 00	\$8,600 00
293,905 55	1,606,912 68	\$10,186,279 27	1,038,207 16	2,078,404 70
40,313 24	844,871 94	725,044 03	202,564 62	561,166 10
—	—	—	—	—
—	5,166 00	—	15,977 03	36,068 00
—	—	52,593 07	—	76,200 60
5,153 41	7,377 52	118,082 23	—	—
—	—	1,944 57	14,183 05	19,320 10
—	—	—	—	—
—	—	265 57	1,437 92	—
9,828 00	11,448 00	14,300 00	10,563 00	14,235 00
—	3,280 00	55,000 00	7,406 00	12,875 00
—	12,320 86	—	—	1,600 00
—	—	—	—	—
—	6,158 76	10,781 85	—	18,927 29
—	7,450 00	138,100 00	—	10,100 00
210 54	2,465 00	35,800 00	1,089 87	300 00
45 24	1 00	18,091 21	1,987 81	600 00
3,636 44	28,357 01	123,543 97	15,182 82	31,931 86
27,890 30	137,219 00	866,515 63	59,953 13	40,000 00
—	—	—	—	—
—	48,500 00	206,800 00	26,200 00	53,400 00
—	—	—	—	—
21,844 75	204,787 66	513,917 99	132,855 11	467,187 75
—	349 00	—	608 04	500 00
—	—	—	—	—
\$406,627 47	\$2,928,264 43	\$13,067,059 39	\$1,530,715 56	\$3,431,416 40
\$118,153 00	\$382,293 00	\$682,375 00	\$417,818 00	\$567,440 00
17,653 66	59,438 73	103,610 61	68,697 83	81,367 51
225,400 00	1,331,000 00	10,399,800 00	754,600 00	1,789,400 00
—	849,860 99	60,639 66	95,815 63	676,779 99
2,441 17	—	372,023 80	16,471 27	—
—	12,224 00	—	—	2,973 00
—	—	—	—	—
—	—	—	66 34	35 10
—	—	—	400 58	209 43
3,861 00	8,827 21	—	8,613 33	19,053 07
12,824 21	49,725 00	318,045 96	44,508 72	64,106 17
10,994 34	87,075 41	528,658 07	77,647 88	88,555 33
4,833 09	66,813 41	269,400 03	19,452 21	77,869 19
—	—	—	—	—
—	—	94,587 12	—	—
111 50	1,682 51	3,680 10	184 35	686 13
2,199 86	20,649 05	23,952 46	4,314 00	1,426 74
8,120 02	58,089 01	206,000 05	22,044 13	60,990 96
—	—	—	—	—
35 62	586 11	4,286 53	81 29	523 78
\$406,627 47	\$2,928,264 43	\$13,067,059 39	\$1,530,715 56	\$3,431,416 40

	NEEDHAM	NEW BEDFORD
	NEEDHAM CO-OPERATIVE BANK	ACUSHNET CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$9,400 00
Direct reduction	\$13,980,211 14	2,759,170 95
G.I. loans	1,834,248 05	462,924 58
Federal Housing Administration, Title II	—	—
Statutory common form	63,530 00	—
Dues and principal payments suspended	59,239 31	—
Other real estate	—	—
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	—	—
Uncollected charges	—	—
Loans on shares:		
Serial	80,840 00	30,675 00
Paid-up certificates	112,080 00	17,200 00
Savings	61,255 00	—
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	41,246 78	—
Alterations to leased quarters	—	—
Furniture and fixtures	7,172 83	—
Share Insurance Fund	66,930 54	1 00
Due from Co-operative Central Bank	185,013 09	41,436 43
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,147,427 09	741,351 01
Other bonds and notes legal for reserve	2,195,063 44	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	300,000 00	62,400 00
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal Home Loan Bank	434,121 20	205,307 99
Prepaid expenses	—	—
Other assets	600 00	—
TOTAL ASSETS	\$20,568,978 47	\$4,329,866 96
LIABILITIES		
Capital:		
Dues capital	\$1,466,695 00	\$1,262,944 00
Profits capital	240,239 99	185,066 42
Paid-up share certificates	7,575,600 00	2,196,600 00
Savings share accounts	8,204,634 13	—
Dividend savings accounts	246,942 74	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	241 28
Matured share accounts	—	—
Net undivided earnings	53,950 95	—
Reserves:		
Guaranty fund	546,532 43	210,881 36
Surplus	1,278,833 45	342,312 11
Other reserves	67,099 41	—
Notes payable	—	—
Dividends declared	—	19,220 25
Credits of members not applied	866 86	427 21
Due on uncompleted loans	486,908 54	19,724 06
Borrowers' accumulations for taxes	399,592 63	87,567 00
Reserve for Federal Income Taxes	—	4,200 00
Other liabilities	1,082 34	683 27
TOTAL LIABILITIES	\$20,568,978 47	\$4,329,866 96

NEW BEDFORD	NEWBURYPORT	NEWTON		
NEW BEDFORD CO-OPERATIVE BANK	NEWBURYPORT CO-OPERATIVE BANK	THE AUBURNDALE CO-OPERATIVE BANK	THE NEWTON CO-OPERATIVE BANK	NEWTON- SOUTH CO-OPERATIVE BANK
\$8,525 00	\$340,050 00	\$18,500 00	—	\$9,400 00
2,727,002 81	1,425,628 86	4,964,513 26	\$6,679,089 48	2,047,810 75
599,156 75	—	797,161 59	1,469,711 26	504,052 68
—	—	—	64 65	85,530 86
4,850 00	—	110,716 19	272,859 72	16,100 00
—	39,255 95	45,318 38	74,508 09	—
—	—	18,693 74	1 00	—
—	—	—	19,974 72	3,300 49
—	188 72	—	—	—
—	—	—	—	—
33,900 00	24,000 00	52,225 00	59,415 00	31,942 00
17,425 00	50 00	81,045 00	67,344 00	30,522 00
—	—	9,705 00	8,515 00	7,497 00
26,644 69	15,423 75	—	—	—
—	46,129 37	79,315 87	31,439 47	—
—	10,537 98	7,573 45	—	—
1 00	11,103 83	9,925 00	14,204 38	5,637 81
43,812 34	21,146 71	69,727 36	1,229 32	380 00
—	—	—	99,350 85	30,080 73
821,351 01	90,000 00	378,650 57	1,109,734 38	265,688 99
—	70,000 00	—	150,000 00	—
64,700 00	—	113,300 00	161,000 00	—
—	—	—	—	32,000 00
186,402 34	96,102 28	386,608 95	222,334 49	119,976 96
—	561 27	—	—	4,128 17
—	—	—	—	—
\$4,533,770 94	\$2,190,178 72	\$7,142,979 36	\$10,440,775 81	\$3,194,048 44
\$1,298,200 00	\$1,087,800 00	\$988,564 00	\$1,431,830 00	\$711,899 00
183,435 39	183,639 72	149,018 44	185,778 34	86,054 57
2,335,400 00	587,600 00	3,967,400 00	5,195,200 00	1,245,800 00
—	69,881 01	1,012,373 23	2,159,674 72	773,597 47
—	—	167,391 42	234,807 58	—
—	—	9,925 50	—	—
371 70	—	—	2,711 57	85 45
—	6,481 05	—	49,603 33	—
255,265 17	140,952 62	211,250 97	241,059 88	93,107 60
335,794 66	83,498 55	223,020 56	611,540 03	83,808 77
—	—	132,844 11	4,545 36	85,688 25
20,434 75	—	38,015 78	—	40,675 75
1,182 38	—	289 00	674 54	12 95
14,172 69	—	106,842 48	131,428 36	3,460 11
84,574 00	30,193 77	131,961 20	174,718 25	69,299 47
4,200 00	—	—	—	—
740 20	132 00	4,082 67	17,203 85	559 05
\$4,533,770 94	\$2,190,178 72	\$7,142,979 36	\$10,440,775 81	\$3,194,048 44

	NEWTON	NORTH-AMPTON
	WEST NEWTON CO-OPERATIVE BANK	THE NORTHAMPTON CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$2,800 00	\$6,050 00
Direct reduction	3,837,592 16	6,815,204 76
G.I. loans	680,377 27	1,729,964 20
Federal Housing Administration, Title II	—	—
Statutory common form	8,300 00	114,670 00
Dues and principal payments suspended	16,447 48	42,347 46
Other real estate	—	—
Home modernization loans	52,659 89	16,199 57
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	—	—
Uncollected charges	—	—
Loans on shares:		
Serial	65,810 00	90,215 00
Paid-up certificates	57,525 00	24,870 00
Savings	19,040 00	70,290 00
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	—	33,400 00
Bank building	—	2,575 00
Alterations to leased quarters	12,093 30	8,575 00
Furniture and fixtures	5,591 02	1 00
Share Insurance Fund	625 91	100,487 95
Due from Co-operative Central Bank	49,718 54	—
Investments:		
U. S. Government obligations, direct and fully guaranteed	302,760 53	766,523 33
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	165,000 00
Shares in other co-operative banks	—	32,000 00
Cash and due from trust companies, national banks and Federal Home Loan Bank	250,147 98	519,901 84
Prepaid expenses	1,364 24	1,036 51
Other assets	561 17	1 00
TOTAL ASSETS	\$5,363,414 49	\$10,539,312 62
LIABILITIES		
Capital:		
Dues capital	\$801,583 00	\$1,879,497 00
Profits capital	105,622 26	273,025 19
Paid-up share certificates	2,564,400 00	2,621,600 00
Savings share accounts	1,403,318 88	4,548,491 14
Dividend savings accounts	—	—
Club accounts	8,126 75	—
Military share accounts	—	—
Suspended share accounts	69 34	556 70
Matured share accounts	—	—
Net undivided earnings	29,389 53	—
Reserves:		
Guaranty fund	97,070 34	496,572 67
Surplus	111,828 38	350,245 31
Other reserves	114,035 09	43,213 36
Notes payable	—	—
Dividends declared	—	39,253 00
Credits of members not applied	30 46	488 75
Due on uncompleted loans	27,986 18	85,629 70
Borrowers' accumulations for taxes	99,730 19	182,043 42
Reserve for Federal Income Taxes	—	—
Other liabilities	224 09	18,696 38
TOTAL LIABILITIES	\$5,363,414 49	\$10,539,312 62

NORWOOD	ORANGE	PEABODY	PITTSFIELD	QUINCY
THE NORWOOD CO-OPERATIVE BANK	ORANGE CO-OPERATIVE BANK	THE PEABODY CO-OPERATIVE BANK	THE PITTSFIELD CO-OPERATIVE BANK	NORTH QUINCY CO-OPERATIVE BANK
\$558,650 00	\$2,240 00	\$9,050 00	—	—
10,422,768 52	1,876,463 92	7,313,673 62	\$9,623,680 91	\$1,241,022 24
3,411,899 53	366,615 57	3,498,343 04	3,572,578 68	634,720 31
19,521 82	—	128,349 61	253,892 45	193,408 06
75,403 59	—	23,996 01	—	—
160,426 68	1,869 54	32,291 17	55,382 74	—
100,945 44	—	32,967 43	25,766 19	1,349 60
—	—	—	—	—
—	256 86	—	—	—
201,605 00	36,373 00	95,720 00	74,760 00	3,420 00
165,850 00	5,550 00	53,610 00	82,790 00	5,320 00
650 00	—	20,400 00	55,425 00	8,961 00
—	—	—	—	—
10,957 47	15,448 72	9,176 52	6,002 72	—
84,571 00	—	154,740 95	—	—
—	—	—	12,880 02	—
23,206 12	1,350 00	44,977 29	1,257 92	7,425 65
11,568 27	941 21	1,492 28	1 00	430 73
170,172 57	25,085 06	123,395 32	155,690 52	20,765 28
825,323 94	98,600 51	899,514 67	1,637,153 55	229,429 58
4,350 00	—	—	—	—
301,400 00	—	212 700 00	251,200 00	34,200 00
16,000 00	—	—	48,000 00	—
784,210 43	115,216 32	484,151 72	1,070,421 89	141,511 41
1,258 00	91 52	39 90	908 00	563 20
—	—	—	—	1,944 60
\$17,350,738 38	\$2,546,102 23	\$13,138,589 53	\$16,927,791 59	\$2,524,471 66
\$3,580,633 00	\$847,575 00	\$2,155,567 00	\$1,473,420 00	\$164,411 00
616,130 59	157,292 86	346,250 69	221,453 45	12,311 90
8,732,800 00	1,273,200 00	4,247,600 00	6,758,600 00	1,160,200 00
2,304,810 21	—	4,787,872 33	6,275,546 97	995,741 96
492,255 93	—	—	122,893 75	—
—	—	39,564 22	—	11,297 00
369 04	—	5 00	—	—
46,360 72	34,524 53	66,399 67	—	—
449,306 07	136,726 86	400,807 46	504,474 73	23,778 81
538,617 27	16,368 12	710,276 76	695,525 27	56,828 77
371,131 13	23,496 59	83,790 49	268,974 57	—
—	—	—	54,913 63	32,839 95
2,207 82	1,046 11	446 53	825 46	461 50
29,694 77	13,546 40	77,627 55	194,173 61	6,500 00
184,780 23	42,307 16	213,610 15	337,609 00	51,474 41
—	—	1,200 00	—	—
1,641 60	18 60	7,571 68	19,381 15	8,626 36
\$17,350,738 38	\$2,546,102 23	\$13,138,589 53	\$16,927,791 59	\$2,524,471 66

	QUINCY	
	THE QUINCY CO-OPERATIVE BANK	SHIPBUILDERS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$74,450 00	\$27,100 00
Direct reduction	16,269,167 79	2,982,463 86
G.I. loans	3,856,190 20	910,325 50
Federal Housing Administration, Title II	915,709 56	124,546 54
Statutory common form	111,303 86	—
Dues and principal payments suspended	1,950 00	14,181 21
Other real estate	208,551 18	—
Home modernization loans	46,600 79	36,910 78
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	—	166 79
Uncollected charges	—	—
Loans on shares:		
Serial	125,600 00	70,090 00
Paid-up certificates	86,655 00	31,135 00
Savings	15,475 00	10,730 00
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	48,029 77	—
Bank building	89,053 62	—
Alterations to leased quarters	43,389 42	—
Furniture and fixtures	46,453 48	2,189 25
Share Insurance Fund	2,857 28	9,347 32
Due from Co-operative Central Bank	234,580 44	46,152 99
Investments:		
U. S. Government obligations, direct and fully guaranteed	2,472,056 70	324,074 94
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	392,300 00	—
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal Home Loan Bank	1,310,242 93	322,308 80
Prepaid expenses	—	931 37
Other assets	—	336 00
TOTAL ASSETS	\$26,359,622 02	\$4,912,990 35
LIABILITIES		
Capital:		
Lues capital	\$4,113,284 00	\$1,249,947 00
Profits capital	600,938 03	210,125 58
Paid-up share certificates	9,711,200 00	2,233,400 00
Savings share accounts	8,919,454 45	803,178 55
Dividend savings accounts	—	—
Club accounts	27,842 00	—
Military share accounts	—	—
Suspended share accounts	139 00	—
Matured share accounts	—	8,006 40
Net undivided earnings	—	—
Reserves:		
Guaranty fund	646,640 32	111,689 89
Surplus	797,551 02	132,583 05
Other reserves	520,457 27	36,074 51
Notes payable	—	—
Dividends declared	199,611 75	19,540 50
Credits of members not applied	10,967 87	6,243 83
Due on uncompleted loans	236,241 07	10,555 00
Borrowers' accumulations for taxes	550,914 36	89,584 80
Reserve for Federal Income Taxes	—	—
Other liabilities	15,380 28	2,061 24
TOTAL LIABILITIES	\$26,350,622 02	\$4,912,990 35

RANDOLPH	READING	ROCKLAND	SALEM	
THE RANDOLPH CO-OPERATIVE BANK	READING CO-OPERATIVE BANK	ROCKLAND CO-OPERATIVE BANK	THE ROGER CONANT CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK
\$58,150 00	\$6,100 00	\$16,450 00	\$37,900 00	\$75,450 00
3,760,296 60	3,238,847 28	1,318,454 06	5,130,074 74	5,718,204 07
905,163 62	1,771,583 72	307,590 90	1,664,131 32	1,990,619 27
—	47,472 20	—	13,726 73	66,788 64
1,190 00	57,922 26	—	71,821 75	48,119 33
47,374 74	4,758 55	—	107,710 91	8,660 74
—	—	—	6,494 58	6,965 87
15,262 27	1,450 00	—	12,646 24	3,125 05
—	—	—	—	—
177 00	30 60	—	147 86	1,849 54
—	—	—	—	—
21,136 00	91,370 00	27,047 00	82,287 00	114,250 00
21,140 00	57,460 00	10,414 00	26,879 00	23,735 00
7,360 00	—	7,055 00	50 00	23,915 00
—	—	—	—	1,985 00
—	7,504 41	—	—	6,175 42
12,500 00	126,892 35	—	49,222 24	63,123 69
—	—	—	—	—
16,197 18	10,965 24	9,122 56	7,295 87	16,768 25
598 54	11,698 76	223 60	991 14	1,102 50
49,360 76	59,675 28	18,162 43	82,254 88	90,611 59
—	—	—	—	—
413,786 57	107,875 00	118,135 21	469,498 76	663,863 38
—	—	—	—	—
—	2,850 00	—	—	—
83,200 00	101,600 00	—	139,100 00	154,800 00
—	—	—	—	—
356,903 53	290,345 46	88,902 78	509,608 75	407,496 07
—	752 20	1,190 87	1,085 39	1,388 14
673 85	—	—	—	201 09
\$5,770,470 66	\$5,997,153 31	\$1,922,748 41	\$8,412,927 16	\$9,489,197 64
\$908,967 00	\$1,791,782 00	\$558,880 00	\$2,522,117 00	\$2,067,843 00
148,044 84	312,791 59	81,613 43	442,563 68	335,103 49
2,586,200 00	3,001,600 00	741,800 00	3,943,600 00	3,718,200 00
1,426,976 37	—	300,513 97	367,379 02	2,185,782 15
—	—	13,216 26	—	—
12,798 00	—	—	—	20,360 00
—	—	—	—	—
—	2,287 90	280 27	179 55	3,090 50
14,601 81	1,176 90	—	—	—
48,220 03	—	7,846 81	—	24,238 77
—	—	—	—	—
157,735 25	276,629 48	71,605 54	323,303 72	380,726 48
144,609 20	375,985 19	91,769 30	454,729 34	422,473 11
139,961 18	—	—	86,244 10	96,174 22
—	—	—	—	—
—	48,611 27	—	34,638 53	—
2,953 09	810 70	99 92	289 84	626 55
79,572 27	17,033 00	5,879 46	87,021 45	57,215 52
94,985 91	156,801 97	48,758 76	134,739 13	176,572 50
—	9,950 00	—	10,000 00	—
4,845 71	1,693 31	484 69	6,121 80	791 35
\$5,770,470 66	\$5,997,153 31	\$1,922,748 41	\$8,412,927 16	\$9,489,197 64

	SANDWICH	SAUGUS
	SANDWICH CO-OPERATIVE BANK	SAUGUS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$4,700 00	\$4,200 00
Direct reduction	4,762,122 30	1,799,074 04
G.I. loans	969,088 93	469,959 63
Federal Housing Administration, Title II		
Statutory common form	31,657 83	—
Dues and principal payments suspended	101,152 10	10,626 65
Other real estate	44,772 89	—
Home modernization loans	23,233 71	2,002 45
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	308 55	—
Uncollected charges	—	—
Loans on shares:		
Serial	4,250 00	30,959 00
Paid-up certificates	14,150 00	12,345 00
Savings	—	3,130 00
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	55,150 28	7,199 53
Bank building	75,711 11	37,515 64
Alterations to leased quarters	—	—
Furniture and fixtures	27,183 06	4,298 51
Share Insurance Fund	—	863 33
Due from Co-operative Central Bank	72,029 77	24,876 84
Investments:		
U. S. Government obligations, direct and fully guaranteed	655,663 94	105,000 00
Other bonds and notes legal for reserve	—	3,150 00
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	192,000 00	42,900 00
Shares in other co-operative banks	8,000 00	—
Cash and due from trust companies, national banks and Federal Home Loan Bank	512,333 13	244,913 90
Prepaid expenses	2,530 44	495 50
Other assets	—	—
TOTAL ASSETS	\$7,556,038 04	\$2,803,510 02
LIABILITIES		
Capital:		
Dues capital	\$855,253 00	\$444,403 00
Profits capital	134,762 01	78,558 62
Paid-up share certificates	4,693,000 00	1,693,200 00
Savings share accounts	1,013,491 15	283,514 27
Dividend savings accounts	6,879 88	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	702 95	24 80
Matured share accounts	—	—
Net undivided earnings	—	—
Reserves:		
Guaranty fund	208,335 51	79,127 63
Surplus	245,804 94	126,508 21
Other reserves	150,106 67	—
Notes payable	—	—
Dividends declared	48,475 20	29,538 33
Credits of members not applied	31,430 51	48 76
Due on uncompleted loans	29,359 69	12,334 32
Borrowers' accumulations for taxes	130,653 01	55,514 40
Reserve for Federal Income Taxes	—	—
Other liabilities	7,783 52	737 68
TOTAL LIABILITIES	\$7,556,038 04	\$2,803,510 02

SHARON	SHIRLEY	SOMERVILLE		SOUTHBRIDGE
SHARON CO-OPERATIVE BANK	SHIRLEY CO-OPERATIVE BANK	CENTRAL CO-OPERATIVE BANK	SOMERVILLE CO-OPERATIVE BANK	THE SOUTHBRIDGE CO-OPERATIVE BANK
\$2,550 00	\$36,060 00	\$2,400 00	\$2,500 00	\$130,750 00
1,753,160 73	2,302,071 45	1,502,556 86	1,696,856 36	5,020,346 35
1,024,729 78	326,121 40	414,538 31	692,124 73	813,958 87
—	—	—	—	—
—	160 03	16,952 47	5,350 00	49,936 04
—	—	—	—	2,500 00
7,453 66	5,118 87	863 11	—	30,510 55
—	—	—	—	—
—	709 22	23 00	—	56 25
—	—	—	—	—
23,220 00	4,968 00	17,495 00	20,372 00	61,870 00
13,565 00	4,645 00	7,515 00	16,363 00	20,020 00
2,135 00	1,510 00	4,830 00	3,620 00	12,640 00
2,000 00	—	—	1,800 00	—
—	—	9,067 71	—	—
30,082 25	36,202 26	—	—	66,224 40
—	—	—	—	—
375 50	5,214 98	1,524 72	11,006 36	12,442 41
—	858 95	10,026 19	14,794 60	5,579 52
34,401 54	29,062 57	22,281 24	27,691 22	66,545 16
—	—	—	—	—
411,899 40	94,528 13	205,574 40	276,139 00	259,048 05
—	70,000 00	—	—	—
—	—	—	—	—
55,700 00	—	—	43,900 00	114,600 00
—	—	—	—	—
255,464 51	131,404 36	131,167 66	168,168 96	479,812 68
—	562 70	—	519 47	—
—	114 36	5 00	2 00	—
\$3,616,737 37	\$3,049,312 28	\$2,346,820 67	\$2,981,207 70	\$7,146,840 28
\$651,121 00	\$408,585 00	\$473,935 00	\$668,116 00	\$1,273,649 00
99,497 95	67,595 11	59,432 75	94,013 28	189,190 48
1,347,200 00	1,530,200 00	832,800 00	1,368,800 00	2,184,600 00
1,068,976 94	644,673 04	749,678 64	537,496 30	2,665,778 95
21,464 53	42,975 24	—	—	—
—	—	6,111 00	—	23,890 00
—	—	—	—	—
—	—	—	33 00	—
—	—	—	—	—
—	8,936 76	—	8,495 61	21,192 13
—	—	—	—	—
95,114 37	63,470 52	50,371 74	68,439 76	187,106 45
127,765 89	94,016 21	50,164 42	108,596 32	361,657 85
72,753 58	129,008 56	34,265 19	25,046 41	130,562 63
—	—	—	—	—
17,364 34	—	11,479 10	—	—
304 85	179 83	368 58	—	—
14,705 05	14,794 93	475 43	5,376 85	284 94
98,919 51	44,424 71	77,408 47	95,007 07	20,352 06
—	—	—	—	83,032 61
1,549 36	452 37	330 35	1,787 10	5,543 18
\$3,616,737 37	\$3,049,312 28	\$2,346,820 67	\$2,981,207 70	\$7,146,840 28

	SPRINGFIELD	
	HIGHLAND CO-OPERATIVE BANK	SPRINGFIELD CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$1,500 00	—
Direct reduction	2,059,758 81	\$4,786,739 07
G.I. loans	—	1,000,754 19
Federal Housing Administration, Title II	—	139,287 20
Statutory common form	—	536 31
Dues and principal payments suspended	3,362 76	82,673 37
Other real estate	—	—
Home modernization loans	9,389 61	—
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	—	—
Uncollected charges	—	—
Loans on shares:		
Serial	8,890 00	106,105 00
Paid-up certificates	2,390 00	46,970 00
Savings	—	1,400 00
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	50,059 99	158,793 75
Alterations to leased quarters	—	—
Furniture and fixtures	9,352 49	17,780 13
Share Insurance Fund	305 56	21,854 39
Due from Co-operative Central Bank	23,890 70	74,390 42
Investments:		
U. S. Government obligations, direct and fully guaranteed	114,733 62	728,250 25
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	42,300 00	120,500 00
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal Home Loan Bank	118,877 22	415,033 78
Prepaid expenses	144 31	3,461 13
Other assets	—	—
TOTAL ASSETS	\$2,444,955 07	\$7,704,528 99
LIABILITIES		
Capital:		
Dues capital	\$325,976 00	\$2,103,062 00
Profits capital	42,579 69	328,496 72
Paid-up share certificates	717,000 00	3,580,600 00
Savings share accounts	1,156,839 34	706,532 54
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	127 47
Matured share accounts	—	—
Net undivided earnings	6,517 32	—
Reserves:		
Guaranty fund	32,466 08	340,938 37
Surplus	66,591 09	338,852 52
Other reserves	53,874 12	47,594 88
Notes payable	—	—
Dividends declared	—	57,469 79
Credits of members not applied	593 50	91 19
Due on uncompleted loans	932 69	35,500 00
Borrowers' accumulations for taxes	40,604 89	160,018 49
Reserve for Federal Income Taxes	—	—
Other liabilities	980 35	5,245 02
TOTAL LIABILITIES	\$2,444,955 07	\$7,704,528 99

STONEHAM	STOUGHTON	TAUNTON		
STONEHAM CO-OPERATIVE BANK	THE STOUGHTON CO-OPERATIVE BANK	MECHANICS' CO-OPERATIVE BANK	TAUNTON CO-OPERATIVE BANK	THE WEIR CO-OPERATIVE BANK
\$78,000 00	\$2,600 00	\$1,750 00	\$6,000 00	\$350 00
3,261,652 72	3,045,942 60	3,145,644 37	3,961,041 63	2,421,041 59
2,352,204 45	1,118,472 33	421,493 77	1,087,621 82	279,572 22
—	—	—	31,282 40	—
9,715 00	17,780 38	—	995 12	12,158 12
—	16,965 32	—	23,354 10	—
10,710 99	23,796 34	35,599 35	—	3,676 91
—	—	41,416 01	91,536 07	58,007 80
—	—	—	—	—
52 27	—	—	407 55	—
—	—	—	—	—
26,929 00	38,890 00	4,875 00	27,400 00	30,083 00
31,036 00	20,065 00	7,620 00	23,490 00	21,235 00
13,525 00	8,700 00	8,140 00	10,711 00	1,910 00
—	—	—	—	—
35,700 00	61,800 00	9 28	13,236 84	12,736 89
—	—	21,815 20	83,006 45	—
4,444 57	13,400 00	4,349 66	32,426 55	5,736 89
750 00	1 00	518 60	17,958 24	10,851 22
60,326 02	49,780 41	41,871 94	61,091 40	32,006 97
613,233 50	322,860 00	249,405 92	447,828 13	263,796 88
—	—	—	—	—
—	82,800 00	68,700 00	99,400 00	54,000 00
—	—	48,000 00	—	192 58
163,007 55	703,118 13	492,023 45	311,984 98	110,257 38
1,264 88	2,984 06	—	—	731 27
—	—	—	489 99	267 02
\$6,662,551 95	\$5,529,955 57	\$4,593,232 55	\$6,331,262 27	\$3,318,611 74
\$701,973 00	\$798,563 00	\$457,623 00	\$742,929 00	\$642,526 00
103,338 73	130,587 02	64,381 01	119,925 32	102,748 56
3,311,400 00	1,662,600 00	2,245,600 00	3,052,000 00	1,726,400 00
1,873,104 07	2,313,974 44	1,357,960 16	1,602,000 18	504,829 95
—	—	—	135,439 33	61,831 30
—	26,836 00	—	16,814 50	—
—	—	—	—	—
—	—	—	99 22	—
—	—	12,036 05	—	10,009 85
162,479 05	193,530 00	191,172 21	179,223 14	56,661 49
202,581 20	26,044 68	174,484 25	199,736 97	81,532 47
71,308 52	150,957 28	4,173 59	93,886 19	74,799 35
—	—	—	—	—
87,966 27	65,795 50	—	22,829 00	—
—	—	287 20	922 85	123 97
42,200 61	34,591 37	5,400 00	59,649 70	7,590 89
103,192 57	125,357 84	79,409 85	103,712 91	49,322 54
—	—	—	—	—
3,007 93	1,118 44	705 23	2,093 96	235 37
\$6,662,551 95	\$5,529,955 57	\$4,593,232 55	\$6,331,262 27	\$3,318,611 74

	TEMPLETON	TISBURY
	THE BALDWINVILLE CO-OPERATIVE BANK	THE MARTHA'S VINEYARD CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$151,925 00	\$63,325 00
Direct reduction	503,643 51	1,405,982 43
G.I. loans	27,537 84	181,408 04
Federal Housing Administration, Title II	—	—
Statutory common form	—	—
Dues and principal payments suspended	10,757 96	—
Other real estate	10,344 34	—
Home modernization loans	8,695 02	—
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	704 83	23 60
Uncollected charges	—	—
Loans on shares:		
Serial	2,290 00	22,265 00
Paid-up certificates	—	1,850 00
Savings	—	950 00
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	1,418 82	31,115 84
Bank building	—	—
Alterations to leased quarters	—	—
Furniture and fixtures	350 00	5,396 99
Share Insurance Fund	1,351 37	109 88
Due from Co-operative Central Bank	7,809 88	18,624 70
Investments:		
U. S. Government obligations, direct and fully guaranteed	44,813 14	—
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	—
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal		
Home Loan Bank	65,642 03	164,982 29
Prepaid expenses	—	—
Other assets	25 00	—
TOTAL ASSETS	\$837,308 74	\$1,896,033 77
LIABILITIES		
Capital:		
Dues capital	\$404,223 00	\$618,651 00
Profits capital	77,996 88	102,044 50
Paid-up share certificates	169,800 00	653,600 00
Savings share accounts	94,229 82	238,910 88
Dividend savings accounts	—	4,435 73
Club accounts	4,620 75	—
Military share accounts	—	—
Suspended share accounts	31 00	—
Matured share accounts	—	—
Net undivided earnings	11,308 00	—
Reserves:		
Guaranty fund	26,707 42	65,876 20
Surplus	14,108 06	135,388 42
Other reserves	21,628 93	—
Notes payable	—	8,873 00
Dividends declared	—	369 14
Credits of members not applied	14 91	32,987 04
Due on uncompleted loans	1,037 36	30,797 25
Borrowers' accumulations for taxes	11,541 99	3,700 00
Reserve for Federal Income Taxes	—	400 61
Other liabilities	57 62	—
TOTAL LIABILITIES	\$837,308 74	\$1,896,033 77

UXBRIDGE	WAKEFIELD	WALPOLE	WALTHAM	WARE
UXBRIDGE CO-OPERATIVE BANK	WAKEFIELD CO-OPERATIVE BANK	WALPOLE CO-OPERATIVE BANK	MIDDLESEX FAMILY CO-OPERATIVE BANK	WARE CO-OPERATIVE BANK
—	\$11,675 00	\$55,000 00	—	\$625,050 00
\$2,299,692 23	3,771,723 90	2,778,149 46	\$845,312 15	6,920,374 23
20,144 03	1,819,542 72	810,016 34	160,686 33	574,373 35
—	490,902 07	—	186,167 45	8,336 03
—	7,000 00	—	—	2,000 00
—	—	—	—	7,750 00
—	—	7,196 32	—	58,352 07
—	—	—	40,883 38	—
—	49 14	263 29	—	61 20
—	—	—	—	—
—	90,415 00	51,600 00	6,340 27	53,280 00
—	45,841 00	32,715 00	25,592 37	14,503 00
—	13,440 00	750 00	12,310 33	21,115 00
—	1,240 00	15,500 00	—	—
—	—	—	27 95	—
—	49,000 00	51,250 00	—	128,709 53
—	2,000 00	—	—	1,445 50
—	17,393 28	8,376 30	4,648 89	30,852 77
475 49	7,300 00	10,114 37	172 15	1,796 80
25,457 55	67,079 19	40,826 47	13,240 66	95,446 22
231,539 07	248,743 75	173,182 00	173,352 05	1,094,167 00
—	—	—	—	—
42,100 00	112,300 00	70,000 00	19,000 00	153,100 00
—	—	—	—	—
138,557 15	583,854 16	238,314 04	103,523 69	375,732 99
—	1,781 45	1,074 96	—	—
1,044 01	139 95	500 00	—	853 10
\$2,759,009 53	\$7,341,420 61	\$4,344,828 55	\$1,591,257 67	\$10,167,298 79
\$551,916 00	\$1,669,005 00	\$902,459 00	\$95,891 00	\$2,381,304 00
89,585 21	269,356 82	144,957 77	4,508 75	429,816 49
562,600 00	3,150,800 00	1,949,600 00	554,800 00	3,569,600 00
1,268,716 55	1,507,851 56	751,862 82	810,439 12	2,764,969 44
—	11,403 32	87,699 93	—	—
—	19,703 50	—	11,601 00	29,955 00
—	—	—	—	—
—	—	2 00	2,120 93	—
16,342 52	—	25,559 29	14,214 65	29,194 79
—	—	—	—	—
48,346 45	173,368 13	93,757 08	5,674 45	206,702 34
95,866 09	166,465 21	138,079 94	18,818 44	404,831 16
51,570 28	118,916 45	103,455 65	10,000 00	199,496 16
—	—	—	—	—
—	71,050 12	—	—	—
1,535 75	—	—	125 00	—
27,694 43	46,107 99	58,448 51	30,775 00	56,245 29
44,836 25	132,999 98	87,327 67	28,923 80	90,962 86
—	—	—	—	—
—	4,392 53	1,618 89	3,365 53	4,221 26
\$2,759,009 53	\$7,341,420 61	\$4,344,828 55	\$1,591,257 67	\$10,167,298 79

	WAREHAM	WEBSTER
	WAREHAM CO-OPERATIVE BANK	THE WEBSTER CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$72,800 00	\$1,650 00
Direct reduction	2,295,354 38	1,059,679 65
G.I. loans	106,085 15	1,002,185 61
Federal Housing Administration, Title II	—	—
Statutory common form	14,800 00	—
Dues and principal payments suspended	2,263 75	—
Other real estate	—	1,686 05
Home modernization loans	—	291 04
Federal Housing Administration, Title I loans	—	—
Due from members:		
Insurance and taxes paid on mortgaged property	452 46	57
Uncollected charges	—	—
Loans on shares:		
Serial	6,530 00	15,540 00
Paid-up certificates	19,690 00	—
Savings	4,475 00	—
Loans secured by shares and deposits in other financial institutions	3,875 00	—
Real estate held by foreclosure and in possession	—	—
Bank building	13,914 80	10,000 00
Alterations to leased quarters	—	—
Furniture and fixtures	5,275 54	3,973 85
Share Insurance Fund	173 86	2,247 13
Due from Co-operative Central Bank	28,442 74	24,253 34
Investments:		
U. S. Government obligations, direct and fully guaranteed	398,137 49	50,000 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	42,200 00
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal Home Loan Bank	103,328 21	183,704 41
Prepaid expenses	532 09	—
Other assets	—	—
TOTAL ASSETS	\$3,076,130 47	\$2,397,411 65
LIABILITIES		
Capital:		
Dues capital	\$345,088 00	\$662,380 00
Profits capital	54,165 47	110,520 23
Paid-up share certificates	1,465,600 00	1,241,600 00
Savings share accounts	838,165 89	13,757 08
Dividend savings accounts	—	—
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	399 05
Matured share accounts	—	—
Net undivided earnings	18,830 19	18,554 36
Reserves:		
Guaranty fund	71,346 01	117,785 06
Surplus	168,863 65	166,756 11
Other reserves	58,265 50	10,000 00
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	734 24	1,129 51
Due on uncompleted loans	11,374 59	11,632 98
Borrowers' accumulations for taxes	36,163 52	42,532 18
Reserve for Federal Income Taxes	6,400 00	—
Other liabilities	1,133 41	365 09
TOTAL LIABILITIES	\$3,076,130 47	\$2,397,411 65

WELLESLEY	WESTFIELD	WEST SPRINGFIELD	WEYMOUTH	
WELLESLEY CO-OPERATIVE BANK	WESTFIELD CO-OPERATIVE BANK	WEST SPRINGFIELD CO-OPERATIVE BANK	THE NORTH WEYMOUTH CO-OPERATIVE BANK	SOUTH SHORE CO-OPERATIVE BANK
\$3,200 00 4,580,226 21 483,881 99 — 26,550 90 30,011 20 41,534 08 — — — 62,205 00 45,440 00 3,020 00 — — — 11,700 50 5,443 22 59,331 23 300,000 00 — — — 295,922 99 1,890 62 — \$5,950,357 94	\$5,500 00 5,801,815 56 3,187,313 06 189,853 88 21,878 19 13,969 67 18,423 04 84,136 51 — 155 05 — 39,355 00 39,705 00 11,245 00 — 6,255 78 44,470 35 — 29,001 20 4,578 86 100,634 18 773,343 76 — 170,000 00 — 258,480 63 — — \$10,800,114 72	\$75,000 00 6,626,869 95 2,490,188 62 10,316 13 265 00 41,900 00 — 95,877 12 — 486 32 — 121,230 00 44,960 00 27,975 00 — 9,581 84 29,174 96 — 28,943 68 1,967 94 100,972 15 587,905 18 — 174,300 00 — 478,677 94 1,372 19 12 42 \$10,947,976 44	\$47,050 00 2,111,527 70 389,767 32 — 2,160 33 — — 1,770 25 — 501 07 — 15,966 00 9,304 92 — — — 4,778 94 — 335 50 27,822 82 184,165 75 — — — 260,009 04 — 8,656 15 \$3,063,815 79	\$16,100 00 3,227,693 76 1,180,730 50 — 33,527 77 16,683 68 — 5,696 08 — 550 81 — 53,430 00 40,430 00 10,150 00 — — — 35,050 17 — 14,372 26 1,424 89 51,667 08 209,970 70 — 88,700 00 — 434,672 06 1,989 40 4,408 69 \$5,427,247 85
\$1,276,533 00 181,365 43 3,418,400 00 279,082 85 72,019 81 — 1,278 09 22 00 — 229,891 19 251,830 76 40,769 65 — 28,212 23 15 95 28,747 14 134,578 57 7,611 27 \$5,950,357 94	\$1,452,964 00 188,044 76 5,821,600 00 2,066,636 53 — — — 28,334 71 169,622 52 — 174,685 25 308,514 84 283,312 41 — 429 22 129,389 28 175,733 70 847 50 \$10,800,114 72	\$2,182,586 00 366,680 50 4,609,200 00 2,482,182 38 — — — — — 307,268 61 477,292 82 173,349 81 — 56,567 14 1,044 81 112,966 95 174,237 01 — 4,600 41 \$10,947,976 44	\$478,565 00 81,475 14 1,671,800 00 428,425 18 — 11,859 00 — 8 00 — 49,295 19 137,852 75 88,841 57 — 14,457 92 5,337 23 34,457 88 60,026 12 650 00 764 81 \$3,063,815 79	\$965,166 00 157,813 50 3,144,200 00 506,158 02 83,764 35 — — 19 00 972 89 — 143,218 86 173,485 95 103,981 82 — 25,471 66 293 14 15,288 09 103,362 28 — 4,052 29 \$5,427,247 85

	WEYMOUTH	WINCHENDON
	SOUTH WEYMOUTH CO-OPERATIVE BANK	WINCHENDON CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$16,100 00	\$123,270 00
Direct reduction	2,124,794 64	663,481 01
G.I. loans	230,925 66	330,570 15
Federal Housing Administration, Title II	—	—
Statutory common form	—	2,105 50
Dues and principal payments suspended	11,595 96	—
Other real estate	9,897 98	—
Home modernization loans	20,086 30	7,906 07
Federal Housing Administration, Title I loans	—	1,686 51
Due from members:		
Insurance and taxes paid on mortgaged property	723 72	—
Uncollected charges	—	—
Loans on shares:		
Serial	27,670 00	5,736 00
Paid-up certificates	34,450 00	3,450 00
Savings	—	—
Loans secured by shares and deposits in other financial institutions	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	—
Alterations to leased quarters	—	—
Furniture and fixtures	1,309 30	4,760 76
Share Insurance Fund	164 43	4,770 28
Due from Co-operative Central Bank	26,924 67	12,858 30
Investments:		
U. S. Government obligations, direct and fully guaranteed	114,557 00	20,000 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	—	22,900 00
Shares in other co-operative banks	—	—
Cash and due from trust companies, national banks and Federal		
Home Loan Bank	240,483 83	72,213 65
Prepaid expenses	—	1,926 00
Other assets	9,551 92	—
TOTAL ASSETS	\$2,869,235 41	\$1,277,634 23
LIABILITIES		
Capital:		
Dues capital	\$818,873 00	\$381,526 00
Profits capital	120,644 93	69,300 50
Paid-up share certificates	1,557,200 00	430,200 00
Savings share accounts	25,479 22	222,895 89
Dividend savings accounts	—	23,200 03
Club accounts	—	—
Military share accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	—	6,125 45
Reserves:		
Guaranty fund	69,216 64	52,572 04
Surplus	171,531 76	35,772 12
Other reserves	29,356 66	33,923 16
Notes payable	—	—
Dividends declared	12,624 58	—
Credits of members not applied	8,818 15	—
Due on uncompleted loans	3,644 03	—
Borrowers' accumulations for taxes	51,291 44	20,852 49
Reserve for Federal Income Taxes	—	—
Other liabilities	555 00	1,266 55
TOTAL LIABILITIES	\$2,869,235 41	\$1,277,634 23

WINCHESTER	WINTHROP	WOBURN	WORCESTER	WRENTHAM
WINCHESTER CO-OPERATIVE BANK	WINTHROP CO-OPERATIVE BANK	WOBURN CO-OPERATIVE BANK	HOME CO-OPERATIVE BANK	WRENTHAM CO-OPERATIVE BANK
\$4,900 00	\$40,350 00	\$13,250 00	—	\$1,273,850 00
3,941,155 87	1,884,542 78	4,995,050 77	\$3,587,742 00	—
489,692 17	711,763 71	1,268,389 30	—	—
—	—	—	—	—
58,503 78	70,455 04	5,000 00	—	—
64,290 62	13,496 67	6,054 01	51,426 46	4,600 00
—	—	—	—	—
14,083 90	—	—	4,073 08	—
—	—	—	—	—
—	—	—	299 92	40 80
—	—	—	—	—
66,415 00	51,705 00	79,720 00	16,055 00	1,000 00
66,720 00	20,784 83	38,570 00	4,480 00	—
24,475 00	—	1,900 00	16,056 00	—
—	—	—	—	—
—	—	3,804 29	—	—
35,000 00	18,000 00	52,000 00	—	—
—	—	—	26,701 13	—
11,249 92	—	5,200 00	20,461 37	—
683 05	—	866 88	—	173 00
55,804 68	38,721 86	73,397 37	35,003 12	13,615 66
—	—	—	—	—
448,875 00	853,203 14	1,355,531 27	170,448 68	59,950 00
—	10,000 00	—	—	—
—	—	—	—	—
90,300 00	—	123,700 00	59,800 00	—
—	—	—	—	—
—	—	—	—	—
582,961 92	190,650 42	179,775 29	184,865 69	107,277 30
—	—	—	7,231 49	—
—	—	521 20	117 47	—
\$5,955,110 91	\$3,903,673 45	\$8,202,730 38	\$4,184,761 41	\$1,460,506 76
\$1,282,976 00	\$1,065,200 00	\$1,487,008 00	\$701,590 00	\$750,586 00
185,199 92	158,145 12	209,410 23	88,980 76	120,311 04
2,487,800 00	2,094,400 00	4,277,000 00	912,600 00	443,600 00
1,290,253 32	—	1,117,029 69	2,123,793 81	—
—	8,432 78	—	—	—
—	—	—	6,776 00	—
—	—	—	—	—
104 57	—	916 57	—	—
—	—	—	—	—
—	16,168 49	18,155 81	—	9,854 68
—	—	—	—	—
226,150 97	259,694 70	308,573 22	42,862 82	43,607 26
189,536 61	201,525 66	597,567 73	46,050 04	78,718 28
52,120 15	—	9,000 00	123,320 21	10,092 29
—	—	—	—	—
57,945 47	—	—	31,411 44	—
—	—	75 26	—	—
67,741 24	2,697 04	16,455 07	15,408 00	3,188 84
111,914 12	94,364 36	161,027 92	88,362 94	—
—	3,000 00	—	—	—
3,368 54	45 30	510 88	3,605 39	548 37
\$5,955,110 91	\$3,903,673 45	\$8,202,730 38	\$4,184,761 41	\$1,460,506 76

		YARMOUTH
		THE CAPE COD CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form		\$8,360 00
Direct reduction		3,825,199 34
G.I. loans		421,566 68
Federal Housing Administration, Title II		—
Statutory common form		143,243 64
Dues and principal payments suspended		21,027 94
Other real estate		8,131 50
Home modernization loans		3,780 89
Federal Housing Administration, Title I loans		—
Due from members:		
Insurance and taxes paid on mortgaged property		—
Uncollected charges		—
Loans on shares:		
Serial		6,342 00
Paid-up certificates		71,316 00
Savings		283 10
Loans secured by shares and deposits in other financial institutions		—
Real estate held by foreclosure and in possession		—
Bank building		42,376 26
Alterations to leased quarters		—
Furniture and fixtures		9,052 88
Share Insurance Fund		2,532 38
Due from Co-operative Central Bank		48,797 81
Investments:		
U. S. Government obligations, direct and fully guaranteed		794,826 54
Other bonds and notes legal for reserve		—
Bonds and notes not legal for reserve		—
Federal Home Loan Bank stock		76,900 00
Shares in other co-operative banks		—
Cash and due from trust companies, national banks and Federal		
Home Loan Bank		155,606 59
Prepaid expenses		—
Other assets		729 78
TOTAL ASSETS		\$5,640,073 33
LIABILITIES		
Capital:		
Dues capital		\$715,585 00
Profits capital		120,661 17
Paid-up share certificates		3,626,200 00
Savings share accounts		394,694 92
Dividend savings accounts		115,098 30
Club accounts		—
Military share accounts		—
Suspended share accounts		175 00
Matured share accounts		1,018 80
Net undivided earnings		—
Reserves:		
Guaranty fund		103,221 38
Surplus		211,112 12
Other reserves		113,657 71
Notes payable		—
Dividends declared		35,332 20
Credits of members not applied		756 80
Due on uncompleted loans		129,438 39
Borrowers' accumulations for taxes		70,893 49
Reserve for Federal Income Taxes		—
Other liabilities		2,228 05
TOTAL LIABILITIES		\$5,640,073 33

GENERAL INFORMATION	ABINGTON	ADAMS
	NO. ABINGTON CO-OPERATIVE BANK	ADAMS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	736	554
Average loan balance	\$4,224 81	\$4,704 26
Average interest rate	4.86%	4.85%
Classification of Expenses		
Compensations paid	\$26,805 97	\$16,965 00
Rent	2,916 98	1,674 42
Charge-offs, furniture and fixtures	2,457 21	—
Advertising	4,635 48	517 04
Audit, assessments and contributions	1,106 90	364 46
All other expenses	11,436 21	5,326 55
TOTAL EXPENSES	\$49,358 75	\$24,847 47
Cost Per \$1,000 of Assets		
Compensations paid	\$7 08	\$3 97
Rent	77	39
Charge-offs, furniture and fixtures	65	—
Advertising	1 22	12
Audit, assessments and contributions	29	09
All other expenses	3 02	1 25
TOTAL COST PER \$1,000 OF ASSETS	\$13 03	\$5 82
Number of individual members	4,637	2,722

GENERAL INFORMATION	AVON	BARNSTABLE
	AVON CO-OPERATIVE BANK	HYANNIS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	348	2,115
Average loan balance	\$5,035 91	\$4,789 49
Average interest rate	5.04%	5.40%
Classification of Expenses		
Compensations paid	\$8,958 20	\$60,807 87
Rent	2,442 56	10,297 12
Charge-offs, furniture and fixtures	490 36	2,801 82
Advertising	368 99	11,442 14
Audit, assessments and contributions	976 86	4,046 76
All other expenses	4,086 88	32,591 15
TOTAL EXPENSES	\$17,323 85	\$121,986 86
Cost Per \$1,000 of Assets		
Compensations paid	\$4 27	\$4 75
Rent	1 16	80
Charge-offs, furniture and fixtures	23	22
Advertising	18	89
Audit, assessments and contributions	46	32
All other expenses	1 95	2 54
TOTAL COST PER \$1,000 OF ASSETS	\$8 25	\$9 52
Number of individual members	1,796	6,635

AMESBURY	ARLINGTON	ATHOL	ATTLE-BOROUGH	AUBURN
THE AMESBURY CO-OPERATIVE BANK	THE ARLINGTON CO-OPERATIVE BANK	ATHOL CO-OPERATIVE BANK	ATTLEBOROUGH CO-OPERATIVE BANK	AUBURN CO-OPERATIVE BANK
440 \$3,550 89 4.96%	1,530 \$7,040 96 4.63%	1,124 \$3,662 47 5.00%	475 \$5,577 65 5.16%	225 \$6,836 03 5.16%
\$9,851 29 2,353 56 730 00 642 35 535 74 4,337 50	\$61,582 78 11,136 38 1,350 00 6,067 86 6,368 19 23,496 42	\$29,082 03 9,883 70 1,149 78 3,205 19 2,681 52 20,337 51	\$17,695 00 3,412 74 213 95 601 93 1,029 01 5,253 35	\$8,585 17 1,800 00 22 63 191 50 1,097 41 3,006 80
\$18,450 44	\$110,001 63	\$66,339 73	\$28,205 98	\$14,703 51
\$5 12 1 22 38 33 28 2 25	\$4 69 85 10 46 48 1 79	\$5 80 1 97 23 64 54 4 06	\$6 01 1 16 07 20 35 1 78	\$4 50 94 01 10 57 1 58
\$9 58	\$8 37	\$13 24	\$9 57	\$7 70
1,535	8,353	3,229	1,170	2,057

BELMONT	BEVERLY	BOSTON		
WAVERLEY CO-OPERATIVE BANK	THE BEVERLY CO-OPERATIVE BANK	BELLEVUE CO-OPERATIVE BANK	BRIGHTON CO-OPERATIVE BANK	CHARLESTOWN CO-OPERATIVE BANK
851 \$7,066 37 4.55%	1,938 \$6,419 41 4.81%	413 \$5,558 46 4.69%	1,293 \$6,699 75 5.01%	142 \$2,674 00 5.08%
\$35,930 85 6,023 05 2,831 43 7,772 50 2,316 55 18,972 80	\$58,000 95 13,307 07 4,000 00 16,371 31 9,329 28 27,572 96	\$15,624 21 2,781 47 \$61 43 1,082 96 789 60 4,658 42	\$47,295 74 11,138 37 1,480 00 6,097 04 9,284 34 29,467 04	\$5,346 60 250 31 — 149 61 348 41 1,707 40
\$73,847 23	\$128,581 57	\$25,798 09	\$104,762 53	\$7,802 33
\$4 73 79 37 1 02 31 2 49	\$4 03 92 28 1 14 65 1 91	\$5 64 1 00 31 39 29 1 68	\$4 61 1 09 14 59 90 2 87	\$9 91 46 — 28 64 3 16
\$9 71	\$8 93	\$9 31	\$10 20	\$14 45
4,860	8,279	1,246	5,622	341

GENERAL INFORMATION	BOSTON	
	CODMAN CO-OPERATIVE BANK	COLONIAL CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	318	445
Average loan balance	\$5,573 49	\$5,519 92
Average interest rate	4.72%	4.84%
Classification of Expenses		
Compensations paid	\$15,226 75	\$18,754 83
Rent	3,438 65	7,860 07
Charge-offs, furniture and fixtures	475 00	474 09
Advertising	1,110 05	2,492 08
Audit, assessments and contributions	642 89	2,418 79
All other expenses	7,705 17	8,841 39
TOTAL EXPENSES	\$28,598 51	\$40,841 25
Cost Per \$1,000 of Assets		
Compensations paid	\$7 31	\$6 41
Rent	1 65	2 69
Charge-offs, furniture and fixtures	23	16
Advertising	53	85
Audit, assessments and contributions	31	83
All other expenses	3 70	3 02
TOTAL COST PER \$1,000 OF ASSETS	\$13 73	\$13 96
Number of individual members	1,430	1,921

GENERAL INFORMATION	BOSTON	
	GERMANIA CO-OPERATIVE BANK	HAYMARKET CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	441	234
Average loan balance	\$5,107 25	\$10,397 32
Average interest rate	4.93%	5.24%
Classification of Expenses		
Compensations paid	\$16,706 25	\$12,545 69
Rent	4,851 40	6,104 18
Charge-offs, furniture and fixtures	2,270 43	—
Advertising	1,447 35	2,545 66
Audit, assessments and contributions	1,477 99	181 88
All other expenses	8,757 81	6,473 30
TOTAL EXPENSES	\$35,511 23	\$27,850 71
Cost Per \$1,000 of Assets		
Compensations paid	\$5 89	\$4 17
Rent	1 71	2 03
Charge-offs, furniture and fixtures	80	—
Advertising	51	85
Audit, assessments and contributions	52	06
All other expenses	3 09	2 15
TOTAL COST PER \$1,000 OF ASSETS	\$12 52	\$9 26
Number of individual members	1,483	3,015

BOSTON

COMMONWEALTH CO-OPERATIVE BANK	CONGRESS CO-OPERATIVE BANK	ENTERPRISE CO-OPERATIVE BANK	FARRAGUT CO-OPERATIVE BANK	FOREST HILLS CO-OPERATIVE BANK
486 \$6,230 67 4.66%	227 \$6,813 82 4.41%	909 \$3,885 14 4.87%	324 \$4,419 25 5.01%	759 \$5,558 75 4.90%
\$16,285 00 2,194 37 402 89 495 20 1,235 49 6,873 35	\$8,248 00 2,726 24 1,300 00 1,027 26 1,520 75 4,405 00	\$31,863 34 1,139 39 — 1,215 42 3,029 94 10,134 81	\$12,590 52 1,062 21 485 00 587 50 752 83 8,339 05	\$25,229 05 2,811 71 661 72 1,247 88 3,957 20 9,504 12
\$27,486 30	\$19,227 25	\$47,382 90	\$23,817 11	\$43,411 68
\$4 24 57 11 13 32 1 79	\$4 00 1 32 63 50 74 2 13	\$7 13 25 — 27 68 2 27	\$6 72 57 26 32 40 4 45	\$4 75 53 12 24 74 1 79
\$7 16	\$9 32	\$10 60	\$12 72	\$8 17
2,557	1,200	2,751	1,587	2,829

BOSTON

HYDE PARK CO-OPERATIVE BANK	JAMAICA PLAIN CO-OPERATIVE BANK	JOSEPH WARREN CO-OPERATIVE BANK	MASSACHUSETTS CO-OPERATIVE BANK	THE MATTAPAN CO-OPERATIVE BANK
912 \$4,747 63 4.76%	349 \$5,591 24 4.94%	507 \$4,207 71 4.68%	856 \$6,192 40 4.96%	1,708 \$7,729 44 4.74%
\$27,949 96 7,493 37 1,714 28 1,273 89 4,587 51 10,019 67	\$11,531 00 1,325 55 600 00 2,113 36 1,447 79 6,055 11	\$19,530 67 7,501 34 — 1,284 69 2,719 15 6,717 11	\$35,413 64 4,374 23 1,675 00 4,319 30 3,883 85 24,079 32	\$53,885 24 2,001 22 1,398 37 7,190 50 4,035 10 26,622 44
\$53,038 68	\$23,072 81	\$37,752 96	\$73,745 34	\$95,132 87
\$5 49 1 47 34 25 90 1 97	\$4 69 54 24 86 59 2 46	\$5 77 2 22 — 38 80 1 98	\$4 94 61 24 60 54 3 36	\$3 34 12 09 44 25 1 65
\$10 42	\$9 38	\$11 15	\$10 29	\$5 89
2,642	1,540	2,160	4,533	6,404

GENERAL INFORMATION	BOSTON	
	MEETING HOUSE HILL CO-OPERATIVE BANK	MERCHANTS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,121	5,323
Average loan balance	\$6,459 90	\$7,331 18
Average interest rate	5.11%	4.76%
Classification of Expenses		
Compensations paid	\$42,601 26	\$224,740 75
Rent	7,731 86	66,733 83
Charge-offs, furniture and fixtures	3,228 04	2,046 77
Advertising	2,608 66	49,952 27
Audit, assessments and contributions	2,857 58	31,827 32
All other expenses	14,088 75	109,334 77
TOTAL EXPENSES	\$73,116 15	\$484,635 71
Cost Per \$1,000 of Assets		
Compensations paid	\$4 73	\$4 21
Rent	86	1 25
Charge-offs, furniture and fixtures	36	03
Advertising	29	94
Audit, assessments and contributions	32	60
All other expenses	1 56	2 05
TOTAL COST PER \$1,000 OF ASSETS	\$8 12	\$9 08
Number of individual members	6,888	21,700

GENERAL INFORMATION	BOSTON	
	ROSLINDALE CO-OPERATIVE BANK	ROXBURY- HIGHLAND CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	537	568
Average loan balance	\$5,901 60	\$5,139 47
Average interest rate	4.86%	4.73%
Classification of Expenses		
Compensations paid	\$24,059 25	\$18,168 99
Rent	6,126 77	2,582 26
Charge-offs, furniture and fixtures	1,043 10	500 00
Advertising	2,090 27	2,188 22
Audit, assessments and contributions	1,812 69	2,597 41
All other expenses	9,222 34	11,403 66
TOTAL EXPENSES	\$44,354 42	\$37,440 57
Cost Per \$1,000 of Assets		
Compensations paid	\$5 81	\$4 90
Rent	1 48	70
Charge-offs, furniture and fixtures	25	14
Advertising	50	59
Audit, assessments and contributions	44	70
All other expenses	2 23	3 08
TOTAL COST PER \$1,000 OF ASSETS	\$10 71	\$10 11
Number of individual members	2,741	2,701

BOSTON

MINOT CO-OPERATIVE BANK	MT. VERNON CO-OPERATIVE BANK	MT. WASHINGTON CO-OPERATIVE BANK	THE NORTH DORCHESTER CO-OPERATIVE BANK	PIONEER TRIMOUNT CO-OPERATIVE BANK
417 \$5,600 14 4.96%	1,236 \$4,468 11 5.18%	1,629 \$4,108 23 4.88%	126 \$5,093 29 4.89%	649 \$5,517 34 4.63%
\$16,450 97 1,840 80 988 58 1,564 75 1,335 32 8,959 62	\$32,813 35 10,174 98 2,831 48 5,253 59 3,580 93 17,056 35	\$46,806 94 7,048 62 2,921 69 3,052 84 4,041 79 18,502 59	\$8,820 50 1,348 08 — 425 72 329 96 2,305 84	\$26,372 47 6,668 96 1,248 00 2,017 08 1,180 67 11,386 48
\$31,140 04	\$71,710 68	\$82,374 47	\$13,230 10	\$48,873 66
\$5 51 62 33 53 45 3 00	\$4 77 1 48 41 76 52 2 48	\$5 62 85 35 37 48 2 22	\$11 97 1 83 — 58 45 3 12	\$5 89 1 49 28 45 26 2 55
\$10 44	\$10 42	\$9 89	\$17 95	\$10 92
2,088	5,942	5,241	572	2,938

BOSTON

SOUTH BOSTON CO-OPERATIVE BANK	TELEPHONE WORKERS CO-OPERATIVE BANK	UPHAMS CORNER CO-OPERATIVE BANK	VOLUNTEER CO-OPERATIVE BANK	WEST ROXBURY CO-OPERATIVE BANK
89 \$3,804 02 5.02%	963 \$5,993 39 4.64%	375 \$5,886 82 4.67%	3,080 \$5,866 19 4.74%	564 \$6,271 08 4.50%
\$2,466 68 1,500 00 — 95 00 115 27 1,196 24	\$45,032 08 — 2,000 00 1,067 11 3,756 02 14,363 36	\$11,585 00 5,048 83 2,000 00 937 56 782 64 6,668 64	\$105,502 31 10,182 58 509 00 5,318 55 15,686 83 52,975 31	\$23,487 76 7,168 87 950 00 4,008 23 2,121 76 10,469 00
\$5,373 19	\$66,218 57	\$27,022 67	\$190,174 58	\$48,205 62
\$6 45 3 92 — 25 30 3 12	\$6 49 — 29 15 54 2 07	\$4 23 1 84 73 34 29 2 43	\$4 17 40 02 21 62 2 10	\$5 23 1 60 21 89 47 2 33
\$14 04	\$9 54	\$9 86	\$7 52	\$10 73
295	5,778	1,883	13,003	3,506

GENERAL INFORMATION	BOSTON	BRAINTREE
	WORKINGMEN'S CO-OPERATIVE BANK	THE BRAINTREE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	5,362	1,334
Average loan balance	\$6,702 39	\$5,954 52
Average interest rate	4.62%	4.76%
Classification of Expenses		
Compensations paid	\$232,545 08	\$42,983 49
Rent	51,133 95	5,812 97
Charge-offs, furniture and fixtures	17,265 20	1,288 00
Advertising	42,713 85	14,697 11
Audit, assessments and contributions	34,791 00	7,897 57
All other expenses	102,864 72	27,894 80
TOTAL EXPENSES	\$481,313 80	\$100,573 94
Cost Per \$1,000 of Assets		
Compensations paid	\$5 18	\$4 58
Rent	1 14	62
Charge-offs, furniture and fixtures	38	13
Advertising	95	1 57
Audit, assessments and contributions	77	84
All other expenses	2 29	2 97
TOTAL COST PER \$1,000 OF ASSETS	\$10 71	\$10 71
Number of individual members	25,267	5,708

GENERAL INFORMATION	CAMBRIDGE	
	THE COLUMBIAN CO-OPERATIVE BANK	NORTH CAMBRIDGE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	297	1,058
Average loan balance	\$4,491 41	\$5,021 70
Average interest rate	4.98%	4.54%
Classification of Expenses		
Compensations paid	\$11,401 42	\$39,622 13
Rent	4,802 55	5,068 38
Charge-offs, furniture and fixtures	772 55	1,500 00
Advertising	467 96	3,591 31
Audit, assessments and contributions	970 14	7,189 22
All other expenses	4,187 70	15,071 85
TOTAL EXPENSES	\$22,602 32	\$72,042 89
Cost Per \$1,000 of Assets		
Compensations paid	\$6 90	\$5 99
Rent	2 91	77
Charge-offs, furniture and fixtures	47	23
Advertising	28	54
Audit, assessments and contributions	59	1 09
All other expenses	2 53	2 28
TOTAL COST PER \$1,000 OF ASSETS	\$13 68	\$10 90
Number of individual members	1,476	4,153

BRIDGEWATER	BROCKTON	BROOKLINE		
BRIDGEWATER CO-OPERATIVE BANK	CAMPELLO CO-OPERATIVE BANK	BROOKLINE CO-OPERATIVE BANK	CHESTNUT HILL CO-OPERATIVE BANK	COOLIDGE CORNER CO-OPERATIVE BANK
290 \$4,807 93 4.89%	2,769 \$4,597 44 4.81%	589 \$6,802 65 4.76%	231 \$10,966 47 4.91%	155 \$11,591 83 5.17%
\$9,099 30 2,730 61 501 00 1,240 95 684 76 4,046 20	\$67,991 95 12,093 04 3,000 00 6,882 68 12,344 33 27,309 68	\$30,422 00 5,528 53 2,244 62 2,312 39 1,280 26 11,348 04	\$10,166 90 3,454 64 1,251 28 2,024 50 828 23 7,329 21	\$8,121 31 5,450 65 304 36 336 21 1,006 49 5,943 80
\$18,212 82	\$129,621 68	\$53,135 84	\$25,054 76	\$21,162 82
\$5 29 1 61 29 73 40 2 38	\$4 54 81 20 46 82 1 82	\$6 09 1 10 45 46 26 2 27	\$3 26 1 11 40 65 26 2 35	\$3 28 2 20 12 14 41 2 39
\$10 70	\$8 65	\$10 63	\$8 03	\$8 54
1,173	7,582	3,394	1,725	2,376

CAMBRIDGE	CANTON	CHELSEA		CHESTER
RELIANCE CO-OPERATIVE BANK	CANTON CO-OPERATIVE BANK	CHELSEA CO-OPERATIVE BANK	THE PROVIDENT CO-OPERATIVE BANK	CHESTER CO-OPERATIVE BANK
1,966 \$6,647 72 5.00%	656 \$4,968 75 4.89%	457 \$4,927 29 4.85%	580 \$6,039 79 4.74%	186 \$3,394 59 5.04%
\$72,600 87 15,468 04 2,049 83 20,182 87 5,545 49 31,804 22	\$19,193 87 6,523 07 1,600 00 2,502 73 2,253 86 8,598 85	\$17,959 44 5,093 72 800 00 2,461 22 2,591 40 7,846 23	\$23,067 79 2,536 35 1,480 68 4,532 69 2,281 72 13,507 18	\$2,907 00 1,070 62 145 70 86 96 185 63 1,075 95
\$147,651 32	\$40,672 38	\$36,752 01	\$47,406 41	\$5,471 86
\$4 21 90 12 1 17 32 1 84	\$4 75 1 62 39 62 56 2 13	\$6 26 1 77 28 86 90 2 73	\$5 53 61 35 1 09 55 3 24	\$4 04 1 49 20 12 26 1 50
\$8 56	\$10 07	\$12 80	\$11 37	\$7 61
9,700	3,158	2,093	3,516	377

GENERAL INFORMATION	CHICOPEE	
	CHICOPEE CO-OPERATIVE BANK	CHICOPEE FALLS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	382	51
Average loan balance	\$5,019 90	\$4,921 32
Average interest rate	4.78%	4.85%
Classification of Expenses		
Compensations paid	\$10,510 93	\$1,075 00
Rent	2,954 10	316 45
Charge-offs, furniture and fixtures	661 70	—
Advertising	1,127 07	30 05
Audit, assessments and contributions	—	82 51
All other expenses	5,970 30	886 57
TOTAL EXPENSES	\$21,224 10	\$2,390 58
Cost Per \$1,000 of Assets		
Compensations paid	\$4 61	\$3 70
Rent	1 30	1 09
Charge-offs, furniture and fixtures	29	—
Advertising	49	11
Audit, assessments and contributions	—	28
All other expenses	2 62	3 05
TOTAL COST PER \$1,000 OF ASSETS	\$9 31	\$8 23
Number of individual members	1,663	177

GENERAL INFORMATION	DIGHTON	EAST BRIDGEWATER
	NORTH DIGHTON CO-OPERATIVE BANK	EAST BRIDGEWATER CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	345	214
Average loan balance	\$4,293 44	\$3,655 60
Average interest rate	5.03%	4.86%
Classification of Expenses		
Compensations paid	\$12,846 50	\$6,602 49
Rent	1,483 75	875 97
Charge-offs, furniture and fixtures	495 20	—
Advertising	698 39	463 98
Audit, assessments and contributions	234 40	584 97
All other expenses	3,919 52	3,131 34
TOTAL EXPENSES	\$19,677 76	\$11,658 75
Cost Per \$1,000 of Assets		
Compensations paid	\$6 63	\$6 81
Rent	77	90
Charge-offs, furniture and fixtures	25	—
Advertising	36	48
Audit, assessments and contributions	12	60
All other expenses	2 02	3 23
TOTAL COST PER \$1,000 OF ASSETS	\$10 15	\$12 02
Number of individual members	1,938	729

CLINTON	COHASSET	CONCORD	DANVERS	DEDHAM
THE JOHN PRESCOTT CO-OPERATIVE BANK	PILGRIM CO-OPERATIVE BANK	CONCORD CO-OPERATIVE BANK	THE DANVERS CO-OPERATIVE BANK	THE DEDHAM CO-OPERATIVE BANK
221 \$3,708 66 5.50%	533 \$5,082 23 4.87%	1,525 \$5,302 16 5.10%	538 \$4,454 23 4.91%	1,131 \$5,311 27 4.56%
\$6,904 37 1,200 00 763 60 347 66 254 08 2,650 38	\$17,094 15 2,250 37 528 30 2,217 52 1,160 24 6,601 95	\$53,032 38 6,503 76 4,974 07 9,221 31 10,740 72 26,317 53	\$16,917 33 1,899 76 128 12 2,012 86 480 78 5,114 09	\$33,610 46 3,710 96 3,000 00 2,297 25 3,316 86 13,061 09
\$12,120 09	\$29,852 53	\$110,789 77	\$26,552 94	\$58,996 62
\$7 49 1 30 83 38 28 2 87	\$5 40 71 17 70 37 2 08	\$4 95 61 46 86 1 00 2 46	\$5 73 65 04 68 16 1 73	\$4 61 51 41 32 46 1 79
\$13 15	\$9 43	\$10 34	\$8 99	\$8 10
672	2,375	5,585	2,081	3,869

EASTHAMPTON	EASTON	EVERETT		FALL RIVER
EASTHAMPTON CO-OPERATIVE BANK	THE NORTH EASTON CO-OPERATIVE BANK	EVERETT CO-OPERATIVE BANK	GLENDALE SQUARE CO-OPERATIVE BANK	THE FALL RIVER CO-OPERATIVE BANK
248 \$5,858 03 4.89%	459 \$5,161 70 4.86%	1,193 \$5,576 45 4.72%	305 \$5,479 05 5.02%	867 \$3,677 49 4.98%
\$10,637 98 2,858 61 344 34 944 70 911 61 4,838 69	\$13,828 84 1,172 12 883 35 1,515 08 1,899 61 5,736 60	\$34,733 98 3,358 95 2,711 06 3,908 54 1,409 58 21,177 19	\$10,625 00 1,287 74 — 1,145 59 1,912 13 3,799 93	\$32,250 06 5,546 74 — 1,941 57 325 00 10,758 52
\$20,535 93	\$25,035 60	\$67,299 30	\$18,770 39	\$50,821 89
\$6 28 1 69 20 55 54 2 86	\$4 97 42 32 55 68 2 06	\$4 31 42 34 48 17 2 63	\$5 60 68 — 60 1 01 2 00	\$7 04 1 21 — 42 07 2 35
\$12 12	\$9 00	\$8 35	\$9 89	\$11 09
1,192	1,958	4,018	1,633	2,773

GENERAL INFORMATION	FALL RIVER	
	THE LAFAYETTE CO-OPERATIVE BANK	PEOPLE'S CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	805	567
Average loan balance	\$5,547 45	\$4,693 76
Average interest rate	5.05%	5.02%
Classification of Expenses		
Compensations paid	\$33,548 39	\$22,293 17
Rent	4,136 86	3,973 27
Charge-offs, furniture and fixtures	—	801 47
Advertising	3,402 46	3,491 70
Audit, assessments and contributions	1,137 56	1,690 26
All other expenses	15,976 01	8,250 86
TOTAL EXPENSES	\$58,201 28	\$40,500 73
Cost Per \$1,000 of Assets		
Compensations paid	\$6 06	\$7 04
Rent	75	1 25
Charge-offs, furniture and fixtures	—	25
Advertising	61	1 10
Audit, assessments and contributions	21	53
All other expenses	2 88	2 60
TOTAL COST PER \$1,000 OF ASSETS	\$10 51	\$12 77
Number of individual members	4,518	3,411

GENERAL INFORMATION	FRANKLIN	GARDNER
	DEAN CO-OPERATIVE BANK	THE CHAIR-TOWN CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	422	544
Average loan balance	\$4,556 15	\$3,956 54
Average interest rate	4.95%	5.26%
Classification of Expenses		
Compensations paid	\$11,776 20	\$14,916 26
Rent	2,146 27	1,977 65
Charge-offs, furniture and fixtures	500 00	—
Advertising	1,561 83	853 80
Audit, assessments and contributions	973 00	874 33
All other expenses	5,793 11	7,141 71
TOTAL EXPENSES	\$22,750 41	\$25,763 75
Cost Per \$1,000 of Assets		
Compensations paid	\$4 90	\$5 74
Rent	89	76
Charge-offs, furniture and fixtures	21	—
Advertising	65	33
Audit, assessments and contributions	40	33
All other expenses	2 42	2 75
TOTAL COST PER \$1,000 OF ASSETS	\$9 47	\$9 91
Number of individual members	1,652	1,926

FALL RIVER	FALMOUTH	FITCHBURG	FRAMINGHAM	
TROY CO-OPERATIVE BANK	THE FALMOUTH CO-OPERATIVE BANK	FIDELITY CO-OPERATIVE BANK	FRAMINGHAM CO-OPERATIVE BANK	SOUTH MIDDLESEX CO-OPERATIVE BANK
611 \$4,720 21 5.01%	395 \$4,639 89 5.26%	2,536 \$5,186 96 4.79%	2,705 \$6,332 10 4.74%	673 \$5,851 39 4.83%
\$23,378 66 6,725 24 431 81 2,442 22 1,330 57 7,488 14	\$12,608 17 2,369 32 322 74 1,510 46 1,676 49 6,023 76	\$68,017 85 2,111 10 2,957 59 14,573 77 16,383 64 30,912 15	\$74,594 69 16,017 18 6,950 00 17,608 29 7,909 99 51,088 46	\$23,857 59 6,641 74 1,748 73 1,319 28 752 85 11,975 19
\$41,796 64	\$24,510 94	\$134,956 10	\$174,168 61	\$46,295 38
\$6 47 1 86 12 67 37 2 07	\$5 50 1 03 14 66 73 2 63	\$4 33 13 19 93 1 04 1 97	\$3 65 78 34 86 39 2 50	\$5 00 1 39 37 28 16 2 51
\$11 56	\$10 69	\$8 59	\$8 52	\$9 71
2,030	1,484	9,176	13,816	2,612

GARDNER	GLOUCESTER	GRAFTON	GREAT BARRINGTON	GREENFIELD
GARDNER CO-OPERATIVE BANK	GLOUCESTER CO-OPERATIVE BANK	GRAFTON CO-OPERATIVE BANK	THE HOUSATONIC CO-OPERATIVE BANK	GREENFIELD CO-OPERATIVE BANK
484 \$4,477 31 5.21%	1,693 \$4,812 58 4.93%	583 \$4,057 32 4.90%	438 \$4,099 61 4.86%	1,372 \$4,914 76 4.74%
\$14,816 00 3,771 97 — 600 45 919 05 5,759 69	\$54,584 83 5,856 69 2,920 00 5,720 43 4,089 84 24,207 11	\$14,797 61 1,980 00 — 1,837 65 699 75 8,493 76	\$14,685 00 5,244 51 803 83 1,085 51 576 18 3,483 82	\$37,853 88 7,250 43 1,700 20 3,680 28 2,258 89 15,048 69
\$25,867 16	\$97,378 90	\$27,808 77	\$25,878 85	\$67,792 37
\$5 60 1 43 — 22 35 2 18	\$5 66 61 30 59 42 2 51	\$4 41 59 — 55 21 2 53	\$6 93 2 48 38 51 27 1 65	\$4 29 82 19 42 26 1 71
\$9 78	\$10 09	\$8 29	\$12 22	\$7 69
1,755	5,017	2,168	1,307	5,550

GENERAL INFORMATION	HAVERHILL	
	CITIZENS' CO-OPERATIVE BANK	THE GROVELAND CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	566	329
Average loan balance	\$4,217 71	\$4,130 67
Average interest rate	5.01%	4.84%
Classification of Expenses		
Compensations paid	\$15,746 33	\$8,656 00
Rent	5,200 06	2,766 61
Charge-offs, furniture and fixtures	1,235 51	381 00
Advertising	1,759 51	692 84
Audit, assessments and contributions	—	914 19
All other expenses	5,461 50	3,327 10
TOTAL EXPENSES	\$29,402 91	\$16,737 74
Cost Per \$1,000 of Assets		
Compensations paid	\$4 90	\$4 82
Rent	1 62	1 54
Charge-offs, furniture and fixtures	38	21
Advertising	54	39
Audit, assessments and contributions	—	51
All other expenses	1 70	1 85
TOTAL COST PER \$1,000 OF ASSETS	\$9 14	\$9 32
Number of individual members	1,994	1,509

GENERAL INFORMATION	HUDSON	HULL
	HUDSON CO-OPERATIVE BANK	HULL CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	603	186
Average loan balance	\$5,274 38	\$6,544 87
Average interest rate	4.90%	5.17%
Classification of Expenses		
Compensations paid	\$17,713 60	\$2,190 01
Rent	6,737 88	1,884 13
Charge-offs, furniture and fixtures	—	661 64
Advertising	1,309 14	698 66
Audit, assessments and contributions	1,983 75	194 25
All other expenses	10,551 58	3,172 82
TOTAL EXPENSES	\$38,295 95	\$8,801 51
Cost Per \$1,000 of Assets		
Compensations paid	\$4 51	\$1 47
Rent	1 72	1 27
Charge-offs, furniture and fixtures	—	44
Advertising	33	47
Audit, assessments and contributions	50	13
All other expenses	2 68	2 13
TOTAL COST PER \$1,000 OF ASSETS	\$9 74	\$5 91
Number of individual members	2,049	1,450

HAVERHILL	HINGHAM	HOLBROOK	HOLYOKE	
HAVERHILL CO-OPERATIVE BANK	HINGHAM CO-OPERATIVE BANK	THE HOLBROOK CO-OPERATIVE BANK	THE CITY CO-OPERATIVE BANK	HOLYOKE CO-OPERATIVE BANK
1,401 \$4,654 38 5.16%	481 \$5,145 14 4.64%	582 \$3,784 39 4.91%	390 \$5,231 35 4.99%	234 \$5,754 90 4.83%
\$43,255 53 7,224 56 2,018 83 5,890 43 2,323 43 17,392 04	\$20,142 30 1,692 21 1,834 88 2,051 36 1,193 68 10,005 04	\$19,025 74 1,836 18 88 82 2,274 61 1,552 73 7,759 13	\$13,304 88 1,808 56 215 00 988 15 1,040 62 5,182 29	\$9,393 40 1,996 73 250 22 1,159 02 — 3,739 02
\$78,104 82	\$36,419 47	\$32,537 21	\$22,539 50	\$16,538 39
\$5 60 94 26 76 30 2 25	\$6 74 56 45 68 40 3 35	\$7 14 69 03 85 58 2 91	\$5 43 74 09 40 42 2 12	\$6 01 1 28 16 74 — 2 39
\$10 11	\$12 18	\$12 20	\$9 20	\$10 58
4,888	1,669	2,682	1,623	1,081

IPSWICH	LAWRENCE			LOWELL
IPSWICH CO-OPERATIVE BANK	ATLANTIC CO-OPERATIVE BANK	LAWRENCE CO-OPERATIVE BANK	THE MERRIMACK CO-OPERATIVE BANK	B. F. BUTLER CO-OPERATIVE BANK
699 \$3,550 91 5.16%	626 \$5,380 25 4.84%	1,425 \$5,484 70 4.80%	1,372 \$6,138 06 4.71%	265 \$3,665 80 5.13%
\$21,771 25 3,201 06 1,735 17 1,620 01 1,680 71 10,812 28	\$23,010 16 6,768 80 1,244 68 2,697 40 1,104 85 12,651 69	\$42,401 71 9,629 01 4,000 00 13,071 48 8,253 63 19,303 78	\$40,350 81 4,588 33 1,000 00 15,845 93 4,847 85 22,403 08	\$7,903 99 2,634 15 551 36 603 47 1,055 09 3,059 46
\$40,820 48	\$47,477 58	\$96,659 61	\$89,036 00	\$15,807 52
\$6 76 99 54 50 52 3 36	\$5 76 1 69 31 68 28 3 17	\$4 56 1 04 43 1 41 89 2 08	\$4 07 46 11 1 60 49 2 26	\$7 09 2 37 50 54 95 2 75
\$12 67	\$11 89	\$10 41	\$8 99	\$14 20
2,077	2,775	5,800	5,422	733

GENERAL INFORMATION	LOWELL	LYNN
	LOWELL CO-OPERATIVE BANK	EQUITABLE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,061	2,127
Average loan balance	\$4,485 33	\$4,947 09
Average interest rate	4.82%	4.81%
Classification of Expenses		
Compensations paid	\$30,674 38	\$79,974 57
Rent	9,874 38	16,187 00
Charge-offs, furniture and fixtures	507 64	—
Advertising	8,117 72	5,723 57
Audit, assessments and contributions	417 66	4,558 79
All other expenses	13,388 51	34,902 53
TOTAL EXPENSES	\$62,980 29	\$141,346 48
Cost Per \$1,000 of Assets		
Compensations paid	\$5 34	\$5 84
Rent	1 72	1 18
Charge-offs, furniture and fixtures	09	—
Advertising	1 41	42
Audit, assessments and contributions	07	33
All other expenses	2 33	2 55
TOTAL COST PER \$1,000 OF ASSETS	\$10 96	\$10 32
Number of individual members	4,670	8,654

GENERAL INFORMATION	MARBLE- HEAD	MARL- BOROUGH
	MARBLEHEAD CO-OPERATIVE BANK	THE MARLBOROUGH CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	242	1,375
Average loan balance	\$6,147 61	\$5,163 86
Average interest rate	5.26%	5.04%
Classification of Expenses		
Compensations paid	\$6,131 32	\$38,533 30
Rent	1,146 60	6,728 73
Charge-offs, furniture and fixtures	—	1,983 31
Advertising	354 78	3,120 03
Audit, assessments and contributions	—	5,266 18
All other expenses	3,193 35	13,790 18
TOTAL EXPENSES	\$10,826 05	\$69,421 76
Cost Per \$1,000 of Assets		
Compensations paid	\$3 51	\$4 72
Rent	66	83
Charge-offs, furniture and fixtures	—	24
Advertising	20	38
Audit, assessments and contributions	—	65
All other expenses	1 83	1 69
TOTAL COST PER \$1,000 OF ASSETS	\$6 20	\$8 51
Number of individual members	1,014	4,358

LYNN		MALDEN		MANSFIELD
LINCOLN CO-OPERATIVE BANK	LYNN CO-OPERATIVE BANK	FELLSWAY CO-OPERATIVE BANK	MALDEN CO-OPERATIVE BANK	MANSFIELD CO-OPERATIVE BANK
1,465 \$6,220 24 5.12%	570 \$4,870 22 4.77%	705 \$4,942 21 5.11%	2,814 \$5,395 11 4.78%	830 \$4,369 63 4.82%
\$43,504 00 7,960 41 1,961 83 13,019 69 — 27,032 01	\$30,778 49 4,887 15 — 1,608 68 1,124 56 6,325 70	\$25,657 99 7,312 60 550 00 5,173 12 1,226 13 13,667 31	\$85,597 92 5,200 61 — 11,557 22 7,235 46 36,179 43	\$19,483 38 4,526 78 855 00 1,790 50 2,671 70 8,263 56
\$93,477 94	\$44,724 58	\$53,587 15	\$145,770 64	\$37,590 92
\$3 88 71 18 1 16 — 2 41	\$8 19 1 30 — 43 30 1 68	\$5 81 1 66 12 1 17 28 3 10	\$4 85 29 — 65 41 2 05	\$4 19 97 18 39 58 1 78
\$8 34	\$11 90	\$12 14	\$8 25	\$8 09
5,255	2,553	4,575	9,751	3,550

MEDFIELD	MEDFORD			
THE MEDFIELD CO-OPERATIVE BANK	COMMUNITY CO-OPERATIVE BANK	HILLSIDE- CAMBRIDGE CO-OPERATIVE BANK	THE MEDFORD CO-OPERATIVE BANK	WEST MEDFORD CO-OPERATIVE BANK
278 \$5,790 74 4.79%	126 \$9,305 42 5.49%	639 \$5,806 49 4.82%	940 \$5,411 02 4.63%	473 \$5,373 22 4.85%
\$11,800 00 1,435 32 192 00 837 91 1,075 11 4,437 27	— — — — — —	\$30,637 96 3,120 00 1,739 76 3,818 43 1,141 24 11,733 77	\$35,420 02 9,329 80 1,116 03 3,295 28 1,935 35 12,740 21	\$19,609 25 5,303 84 1,500 00 2,300 24 910 66 8,138 43
\$19,777 61	—	\$52,191 16	\$63,836 69	\$37,762 42
\$6 15 75 10 44 56 2 31	— — — — — —	\$6 79 69 39 85 25 2 60	\$5 86 1 54 18 55 32 2 11	\$6 06 1 64 47 71 28 2 52
\$10 31	—	\$11 57	\$10 56	\$11 68
1,495	1,622	3,934	4,102	2,242

GENERAL INFORMATION	MEDWAY	MELROSE
	MEDWAY CO-OPERATIVE BANK	MELROSE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	513	1,017
Average loan balance	\$4,049 61	\$6,234 08
Average interest rate	4.94%	4.51%
Classification of Expenses		
Compensations paid	\$13,033 58	\$30,149 82
Rent	2,066 63	3,092 67
Charge-offs, furniture and fixtures	999 54	7,796 25
Advertising	620 21	5,764 33
Audit, assessments and contributions	1,580 44	2,991 58
All other expenses	5,524 21	14,873 47
TOTAL EXPENSES	\$23,824 61	\$64,668 12
Cost Per \$1,000 of Assets		
Compensations paid	\$5 29	\$3 82
Rent	84	39
Charge-offs, furniture and fixtures	41	99
Advertising	25	73
Audit, assessments and contributions	64	38
All other expenses	2 24	1 89
TOTAL COST PER \$1,000 OF ASSETS	\$9 67	\$8 20
Number of individual members	1,567	4,244

GENERAL INFORMATION	NEEDHAM	NEW BEDFORD
	NEEDHAM CO-OPERATIVE BANK	ACUSHNET CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,963	812
Average loan balance	\$8,118 81	\$3,979 67
Average interest rate	4.57%	4.95%
Classification of Expenses		
Compensations paid	\$54,788 24	\$21,398 01
Rent	7,210 24	2,286 87
Charge-offs, furniture and fixtures	996 88	—
Advertising	4,984 02	4,371 51
Audit, assessments and contributions	21,261 10	1,258 58
All other expenses	28,885 55	7,383 04
TOTAL EXPENSES	\$118,126 03	\$36,698 01
Cost Per \$1,000 of Assets		
Compensations paid	\$2 66	\$4 94
Rent	35	53
Charge-offs, furniture and fixtures	05	—
Advertising	24	1 01
Audit, assessments and contributions	1 03	29
All other expenses	1 41	1 71
TOTAL COST PER \$1,000 OF ASSETS	\$5 74	\$8 48
Number of individual members	7,473	3,093

MERRIMAC	METHUEN	MIDDLEBOROUGH	MILLBURY	MILTON
THE ECONOMY CO-OPERATIVE BANK	METHUEN CO-OPERATIVE BANK	MIDDLEBOROUGH CO-OPERATIVE BANK	MILLBURY CO-OPERATIVE BANK	MILTON CO-OPERATIVE BANK
84 \$4,024 03 5.36%	454 \$5,415 31 4.79%	2,737 \$4,048 95 5.05%	333 \$3,781 53 4.80%	384 \$7,188 64 4.92%
1,929 86 — 22 74 25 29 100 00 841 12	15,173 97 1,955 49 485 00 859 16 1,605 62 5,264 78	62,405 49 14,693 91 3,521 85 10,939 48 7,530 48 30,930 43	9,814 77 1,146 98 200 00 513 53 645 80 3,838 99	17,785 45 400 84 667 38 1,708 61 980 72 7,707 84
\$2,919 01	\$25,344 02	\$130,021 64	\$16,160 07	\$29,250 84
\$4 74 — 06 06 25 2 07	\$5 18 67 16 29 55 1 80	\$4 78 1 12 27 84 58 2 37	\$6 41 75 13 34 42 2 51	\$5 18 12 19 50 29 2 24
\$7 18	\$8 65	\$9 96	\$10 56	\$8 52
201	2,061	6,409	925	1,886

NEW BEDFORD	NEWBURYPORT	NEWTON		
NEW BEDFORD CO-OPERATIVE BANK	NEWBURYPORT CO-OPERATIVE BANK	THE AUBURNDALE CO-OPERATIVE BANK	THE NEWTON CO-OPERATIVE BANK	NEWTON- SOUTH CO-OPERATIVE BANK
864 \$3,865 20 4.93%	439 \$4,111 47 5.22%	786 \$7,552 43 4.61%	1,107 \$7,675 01 4.54%	374 \$7,120 03 4.57%
\$23,016 53 2,477 54 — 4,770 83 1,363 46 7,971 21	\$14,206 14 4,275 70 1,175 09 593 88 825 94 4,100 39	\$27,428 30 7,316 37 700 00 3,494 61 4,538 36 11,033 33	\$46,177 07 6,780 32 715 00 12,010 40 6,413 43 20,420 71	\$13,145 33 2,215 87 311 48 1,186 22 2,183 11 6,809 54
\$39,599 57	\$25,177 14	\$54,510 97	\$92,516 93	\$25,851 55
\$5 08 54 — 1 05 30 1 76	\$6 49 1 95 54 27 38 1 87	\$3 84 1 02 10 49 64 1 54	\$4 42 65 07 1 15 61 1 96	\$4 12 69 10 37 68 2 13
\$8 73	\$11 50	\$7 63	\$8 86	\$8 09
3,166	1,689	3,656	6,541	2,385

GENERAL INFORMATION	NEWTON	NORTH-AMPTON
	WEST NEWTON CO-OPERATIVE BANK	THE NORTHAMPTON CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	659	1,532
Average loan balance	\$6,897 60	\$5,684 23
Average interest rate	4.65%	4.50%
Classification of Expenses		
Compensations paid	\$21,186 67	\$46,983 05
Rent	5,290 32	10,988 41
Charge-offs, furniture and fixtures	849 45	6,149 78
Advertising	4,529 72	8,500 21
Audit, assessments and contributions	1,600 56	6,728 59
All other expenses	11,472 13	25,511 18
TOTAL EXPENSES	\$44,928 85	\$104,861 22
Cost Per \$1,000 of Assets		
Compensations paid	\$3 95	\$4 46
Rent	99	1 04
Charge-offs, furniture and fixtures	16	58
Advertising	84	81
Audit, assessments and contributions	30	64
All other expenses	2 14	2 42
TOTAL COST PER \$1,000 OF ASSETS	\$8 38	\$9 95
Number of individual members	3,205	6,426

GENERAL INFORMATION	QUINCY	
	THE QUINCY CO-OPERATIVE BANK	SHIPBUILDERS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	3,440	643
Average loan balance	\$6,231 78	\$6,312 00
Average interest rate	4.85%	4.81%
Classification of Expenses		
Compensations paid	\$117,417 18	\$28,039 30
Rent	18,934 02	8,252 66
Charge-offs, furniture and fixtures	4,000 00	—
Advertising	15,532 33	4,080 30
Audit, assessments and contributions	12,681 10	1,585 14
All other expenses	55,123 02	7,957 99
TOTAL EXPENSES	\$223,687 65	\$49,915 39
Cost Per \$1,000 of Assets		
Compensations paid	\$4 46	\$5 71
Rent	72	1 68
Charge-offs, furniture and fixtures	15	—
Advertising	59	83
Audit, assessments and contributions	48	32
All other expenses	2 09	1 62
TOTAL COST PER \$1,000 OF ASSETS	\$8 49	\$10 16
Number of individual members	12,074	2,344

NORWOOD	ORANGE	PEABODY	PITTSFIELD	QUINCY
THE NORWOOD CO-OPERATIVE BANK	ORANGE CO-OPERATIVE BANK	THE PEABODY CO-OPERATIVE BANK	THE PITTSFIELD CO-OPERATIVE BANK	NORTH QUINCY CO-OPERATIVE BANK
2,274	591	1,908	2,179	265
\$6,441 81	\$3,802 35	\$5,768 19	\$6,198 04	\$7,808 11
4.55%	4.94%	4.75%	4.89%	5.01%
\$67,817 25	\$6,802 25	\$66,164 08	\$77,535 41	\$8,620 87
12,085 23	360 00	10,067 26	15,345 89	3,383 38
3,309 20	400 00	4,400 00	—	706 00
16,734 87	190 56	16,091 05	11,486 94	319 76
10,172 60	756 24	3,274 69	9,977 08	—
27,804 81	3,791 00	40,451 99	33,017 26	5,341 70
\$137,923 96	\$12,300 05	\$140,449 07	\$147,362 58	\$18,371 71
\$3 91	\$2 67	\$5 04	\$4 58	\$3 41
70	14	77	91	1 34
19	15	33	—	28
96	07	1 22	68	13
59	30	25	59	—
1 60	1 49	3 08	1 95	2 12
\$7 95	\$4 82	\$10 69	\$8 71	\$7 28
10,434	1,476	9,102	6,864	2,148

RANDOLPH	READING	ROCKLAND	SALEM	
THE RANDOLPH CO-OPERATIVE BANK	READING CO-OPERATIVE BANK	ROCKLAND CO-OPERATIVE BANK	THE ROGER CONANT CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK
972	1,318	424	1,195	1,338
\$4,909 64	\$3,889 75	\$3,873 81	\$5,884 40	\$5,915 40
4.95%	4.95%	4.92%	4.83%	4.80%
\$28,418 16	\$36,835 54	\$18,434 89	\$42,079 40	\$43,264 37
2,315 62	6,330 73	3,517 70	7,811 24	9,678 81
1,454 73	280 00	1,000 00	1,806 52	2,905 84
5,147 26	4,669 27	1,904 79	3,184 65	9,105 64
1,257 22	2,520 07	804 44	5,104 59	3,885 27
16,162 59	13,587 05	7,009 98	17,369 91	24,707 37
\$54,755 58	\$64,222 66	\$32,671 80	\$77,356 31	\$93,547 30
\$4 92	\$6 14	\$9 59	\$5 00	\$4 56
40	1 05	1 83	93	1 02
25	05	52	21	31
89	78	99	38	96
22	42	42	61	41
2 80	2 27	3 64	2 06	2 60
\$9 48	\$10 71	\$16 99	\$9 19	\$9 86
4,099	3,663	1,655	4,513	5,567

GENERAL INFORMATION	SANDWICH	SAUGUS
	SANDWICH CO-OPERATIVE BANK	SAUGUS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,379	449
Average loan balance	\$4,288 25	\$5,086 54
Average interest rate	5.27%	4.87%
Classification of Expenses		
Compensations paid	\$39,175 47	\$11,639 90
Rent	4,934 32	—
Charge-offs, furniture and fixtures	3,662 18	500 00
Advertising	10,583 94	1,369 84
Audit, assessments and contributions	2,182 90	1,091 50
All other expenses	22,190 51	9,318 55
TOTAL EXPENSES	\$82,729 32	\$23,919 79
Cost Per \$1,000 of Assets		
Compensations paid	\$5 19	\$4 15
Rent	65	—
Charge-offs, furniture and fixtures	48	18
Advertising	1 40	49
Audit, assessments and contributions	29	39
All other expenses	2 94	3 32
TOTAL COST PER \$1,000 OF ASSETS	\$10 95	\$8 53
Number of individual members	4,581	1,763

GENERAL INFORMATION	SPRINGFIELD	
	HIGHLAND CO-OPERATIVE BANK	SPRINGFIELD CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	406	1,053
Average loan balance	\$5,085 27	\$5,707 49
Average interest rate	4.96%	4.71%
Classification of Expenses		
Compensations paid	\$12,207 90	\$38,457 25
Rent	4,723 74	2,700 00
Charge-offs, furniture and fixtures	639 04	—
Advertising	1,498 54	5,116 86
Audit, assessments and contributions	697 25	1,390 19
All other expenses	5,682 61	15,909 20
TOTAL EXPENSES	\$25,449 08	\$63,573 50
Cost Per \$1,000 of Assets		
Compensations paid	\$4 99	\$4 99
Rent	1 93	35
Charge-offs, furniture and fixtures	26	—
Advertising	61	66
Audit, assessments and contributions	29	18
All other expenses	2 33	2 07
TOTAL COST PER \$1,000 OF ASSETS	\$10 41	\$8 25
Number of individual members	1,886	4,344

SHARON	SHIRLEY	SOMERVILLE		SOUTHBRIDGE
SHARON CO-OPERATIVE BANK	SHIRLEY CO-OPERATIVE BANK	CENTRAL CO-OPERATIVE BANK	SOMERVILLE CO-OPERATIVE BANK	THE SOUTHBRIDGE CO-OPERATIVE BANK
492 \$5,651 30 4.76%	677 \$3,943 18 4.94%	381 \$5,082 54 4.91%	524 \$4,574 11 4.89%	1,069 \$5,629 08 4.93%
\$19,971 99 2,345 29 200 00 2,316 00 1,138 60 6,846 88	\$17,177 48 1,415 84 555 79 775 20 895 78 6,673 33	\$11,662 30 5,120 93 304 95 923 59 690 72 5,140 08	\$22,622 48 3,395 72 1,300 00 1,282 95 1,065 30 6,697 54	\$23,684 11 7,351 02 1,600 00 8,845 36 2,033 37 12,315 01
\$32,818 76	\$27,493 42	\$23,842 57	\$36,363 99	\$55,828 87
\$5 52 65 06 64 31 1 89	\$5 63 47 18 26 29 2 19	\$4 97 2 18 13 39 29 2 20	\$7 59 1 14 44 43 36 2 24	\$3 31 1 03 22 1 24 29 1 72
\$9 07	\$9 02	\$10 16	\$12 20	\$7 81
3,345	1,884	1,784	2,371	4,611

STONEHAM	STOUGHTON	TAUNTON		
STONEHAM CO-OPERATIVE BANK	THE STOUGHTON CO-OPERATIVE BANK	MECHANICS' CO-OPERATIVE BANK	TAUNTON CO-OPERATIVE BANK	THE WEIR CO-OPERATIVE BANK
881 \$6,471 71 4.82%	844 \$4,978 39 4.88%	939 \$3,838 64 5.03%	1,099 \$4,649 95 4.95%	776 \$3,501 03 5.14%
\$28,813 57 3,788 71 597 16 2,295 95 3,441 71 9,046 96	\$27,925 34 5,489 84 1,518 62 1,820 21 3,924 19 12,114 61	\$29,164 54 3,884 57 1,000 00 3,408 13 2,309 03 9,891 77	\$33,139 26 8,007 57 3,050 00 8,255 49 814 11 16,069 45	\$17,572 62 3,196 76 778 15 1,794 55 1,328 77 8,077 94
\$47,984 06	\$52,792 81	\$49,658 04	\$69,335 88	\$32,748 79
\$4 32 57 09 34 52 1 36	\$5 05 99 28 33 71 2 19	\$6 35 85 22 74 50 2 15	\$5 23 1 26 48 1 30 13 2 54	\$5 30 96 23 54 40 2 44
\$7 20	\$9 55	\$10 81	\$10 94	\$9 87
3,403	3,309	4,161	3,903	2,169

GENERAL INFORMATION	TEMPLETON	TISBURY
	THE BALDWINVILLE CO-OPERATIVE BANK	THE MARTHA'S VINEYARD CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	186	458
Average loan balance	\$3,786 07	\$3,604 18
Average interest rate	5.82%	5.26%
Classification of Expenses		
Compensations paid	\$6,033 25	\$11,020 14
Rent	593 28	2,534 47
Charge-offs, furniture and fixtures	150 00	146 31
Advertising	310 66	686 13
Audit, assessments and contributions	543 36	—
All other expenses	1,983 96	6,350 00
TOTAL EXPENSES	\$9,614 51	\$20,737 05
Cost Per \$1,000 of Assets		
Compensations paid	\$7 20	\$5 81
Rent	71	1 34
Charge-offs, furniture and fixtures	18	08
Advertising	37	36
Audit, assessments and contributions	65	—
All other expenses	2 37	3 35
TOTAL COST PER \$1,000 OF ASSETS	\$11 48	\$10 94
Number of individual members	600	1,004

GENERAL INFORMATION	WAREHAM	WEBSTER
	WAREHAM CO-OPERATIVE BANK	THE WEBSTER CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	651	429
Average loan balance	\$3,826 89	\$4,813 99
Average interest rate	5.27%	4.64%
Classification of Expenses		
Compensations paid	\$18,176 92	\$17,644 04
Rent	3,275 55	400 04
Charge-offs, furniture and fixtures	851 36	500 00
Advertising	1,057 03	708 98
Audit, assessments and contributions	943 29	1,050 93
All other expenses	8,263 66	5,055 80
TOTAL EXPENSES	\$32,567 81	\$25,359 79
Cost Per \$1,000 of Assets		
Compensations paid	\$5 91	\$7 36
Rent	1 06	17
Charge-offs, furniture and fixtures	28	21
Advertising	34	29
Audit, assessments and contributions	31	44
All other expenses	2 69	2 11
TOTAL COST PER \$1,000 OF ASSETS	\$10 59	\$10 58
Number of individual members	1,843	1,418

UXBRIDGE	WAKEFIELD	WALPOLE	WALTHAM	WARE
UXBRIDGE CO-OPERATIVE BANK	WAKEFIELD CO-OPERATIVE BANK	WALPOLE CO-OPERATIVE BANK	MIDDLESEX FAMILY CO-OPERATIVE BANK	WARE CO-OPERATIVE BANK
486 \$4,773 32 5.02%	929 \$6,567 11 4.65%	635 \$5,737 27 4.83%	164 \$7,269 30 5.20%	1,963 \$4,145 64 5.18%
\$11,805 00 4,875 00 — 947 97 — 3,840 87	\$32,456 68 5,605 36 2,908 62 1,876 99 2,496 74 18,822 10	\$18,964 31 2,696 82 1,497 62 2,566 80 1,942 83 8,854 98	\$10,556 42 3,113 49 495 96 1,393 43 1,486 33 5,317 87	\$44,849 20 12,781 39 4,614 47 9,572 97 2,705 65 27,925 66
\$21,468 84	\$64,166 49	\$36,523 36	\$22,363 50	\$102,449 34
\$4 28 1 77 — 34 — 1 39	\$4 42 76 40 26 34 2 56	\$4 36 62 34 59 45 2 04	\$6 63 1 96 31 88 93 3 34	\$4 41 1 26 45 94 27 2 75
\$7 78	\$8 74	\$8 40	\$14 05	\$10 08
1,461	6,053	2,715	2,351	6,258

WELLESLEY	WESTFIELD	WEST SPRINGFIELD	WEYMOUTH	
WELLESLEY CO-OPERATIVE BANK	WESTFIELD CO-OPERATIVE BANK	WEST SPRINGFIELD CO-OPERATIVE BANK	THE NORTH WEYMOUTH CO-OPERATIVE BANK	SOUTH SHORE CO-OPERATIVE BANK
798 \$6,420 89 4.32%	1,712 \$5,396 47 4.86%	1,708 \$5,412 49 4.92%	514 \$4,962 07 4.91%	851 \$5,258 21 4.86%
\$29,761 70 2,740 93 1,693 64 2,650 81 3,071 90 11,541 62	\$40,327 53 4,646 41 2,000 00 5,581 09 6,625 41 24,623 19	\$51,488 55 14,560 77 3,719 84 7,551 37 7,551 47 20,312 41	\$16,676 32 1,732 78 — 2,057 30 756 42 6,184 56	\$24,728 55 4,941 89 1,525 00 4,980 00 2,834 66 12,953 51
\$51,460 60	\$83,803 63	\$105,184 41	\$27,407 38	\$51,963 61
\$5 00 46 28 45 52 1 94	\$3 73 43 19 52 61 2 28	\$4 70 1 33 34 69 69 1 86	\$5 44 57 — 67 25 2 02	\$4 56 91 28 92 52 2 38
\$8 65	\$7 76	\$9 61	\$8 95	\$9 57
3,271	5,016	5,687	2,421	3,363

GENERAL INFORMATION	WEYMOUTH	WINCHENDON
	SOUTH WEYMOUTH CO-OPERATIVE BANK	WINCHENDON CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	527	361
Average loan balance	\$4,541 39	\$3,100 94
Average interest rate	4.85%	5.10%
Classification of Expenses		
Compensations paid	\$16,253 00	\$9,961 25
Rent	1,261 81	863 17
Charge-offs, furniture and fixtures	72 70	396 73
Advertising	1,501 27	748 38
Audit, assessments and contributions	1,791 97	1,011 10
All other expenses	7,540 52	5,865 72
TOTAL EXPENSES	\$28,421 27	\$18,846 35
Cost Per \$1,000 of Assets		
Compensations paid	\$5 66	\$7 80
Rent	44	68
Charge-offs, furniture and fixtures	03	31
Advertising	52	58
Audit, assessments and contributions	63	79
All other expenses	2 63	4 59
TOTAL COST PER \$1,000 OF ASSETS	\$9 91	\$14 75
Number of individual members	1,965	852

GENERAL INFORMATION	YARMOUTH
	THE CAPE COD CO-OPERATIVE BANK
Real Estate Loans	
Number of loans	815
Average loan balance	\$5,432 55
Average interest rate	5.32%
Classification of Expenses	
Compensations paid	\$27,032 60
Rent	4,751 19
Charge-offs, furniture and fixtures	896 40
Advertising	2,797 03
Audit, assessments and contributions	2,366 20
All other expenses	11,012 02
TOTAL EXPENSES	\$48,855 44
Cost Per \$1,000 of Assets	
Compensations paid	\$4 79
Rent	84
Charge-offs, furniture and fixtures	16
Advertising	50
Audit, assessments and contributions	42
All other expenses	1 95
TOTAL COST PER \$1,000 OF ASSETS	\$8 66
Number of individual members	3,369

WINCHESTER	WINTHROP	WOBURN	WORCESTER	WRENTHAM
WINCHESTER CO-OPERATIVE BANK	WINTHROP CO-OPERATIVE BANK	WOBURN CO-OPERATIVE BANK	HOME CO-OPERATIVE BANK	WRENTHAM CO-OPERATIVE BANK
658 \$6,927 88 4.55%	652 \$4,172 71 4.60%	1,491 \$4,217 13 4.54%	512 \$7,107 75 5.37%	313 \$4,084 50 5.49%
\$29,993 24 5,219 90 2,189 25 4,209 48 2,705 03 12,139 39	\$23,089 40 3,002 12 — 665 10 940 24 6,192 36	\$42,261 28 5,209 77 — 2,905 09 4,984 22 17,170 85	\$26,392 53 9,420 72 1,371 34 13,273 60 1,570 12 13,620 25	\$8,391 62 2,496 00 — 132 68 — 3,080 68
\$56,456 29	\$33,889 22	\$72,531 21	\$65,648 56	\$14,100 98
\$5 04 88 37 71 45 2 04	\$5 91 77 — 17 24 1 59	\$5 15 64 — 35 61 2 09	\$6 31 2 25 33 3 17 38 3 25	\$5 74 1 71 — 09 — 2 11
\$9 49	\$8 68	\$8 84	\$15 69	\$9 65
2,604	2,469	5,107	2,826	792

THE CO-OPERATIVE CENTRAL BANK
199 Washington Street, Boston, Rooms 405-406

Incorporated March 2, 1932

Began business March 18, 1932

Lawrence H. Marston, *President*Herman J. Courtemanche, *Executive Manager and Treasurer*M. Agnes Mulvihill, *Assistant Treasurer*

Board of Directors: M. A. Barrett, H. Y. Beastall, R. P. Brown, W. T. Chamberlain, F. E. Ingalls, W. G. Lord,
 L. H. Marston, G. H. Ogilvie, H. H. Pierce, W. J. D. Ratcliff, A. H. Shepherdson, K. W. Tatro,
 W. L. Wallis, J. F. Welch, N. L. Whitten

CENTRAL RESERVE FUND

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1958

<i>Assets</i>		<i>Liabilities</i>	
Current Assets:		Current Liabilities:	
Cash on hand and in banks	\$ 60,508 49	Employees' tax withheld	\$ 256 00
U. S. Government securities	10,485,778 00	Capital:	
Accrued interest on securities	90,697 29	Deposits by member banks of	
		assessments	9,937,900 97
Total Assets	<u>\$10,636,983 78</u>	Earned surplus	655,437 29
		Undivided current earnings	43,389 52
		Total Liabilities	<u>\$10,636,983 78</u>

SHARE INSURANCE FUND

(Under Chapter 73, Acts of 1934)

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1958

<i>Assets</i>		<i>Liabilities</i>	
Current Assets:		Capital:	
Cash on hand and in banks	\$ 52,422 54	Paid-in assessments of member	
U. S. Government securities	12,643,107 82	banks	\$ 9,632,651 10
Accrued interest on securities	116,087 62	Earned surplus from operations	2,481,427 93
		Surplus from banks converted	697,538 95
Total Assets	<u>\$12,811,617 98</u>	Total Liabilities	<u>\$12,811,617 98</u>

CO-OPERATIVE BANKS EMPLOYEES RETIREMENT ASSOCIATION
80 Federal Street, Boston

Organized January 15, 1946

James S. Parker, *President*
Howard W. Wellwood, Jr., *Vice President*

Paul F. Ochs, *Treasurer*
William H. King, *Secretary*

Trustees: T. F. Begley, S. F. Deming,* H. K. Edgell, J. R. Hughes, H. H. Nylund,* P. F. Ochs, G. H. Ogilvie,
W. D. Palmer, J. S. Parker, K. A. Ryder, S. M. Smith, H. W. Wellwood, Jr.

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1958

<i>Assets</i>		<i>Liabilities</i>	
Due from banks and trust companies	\$ 73,946 38	Deferred annuity premiums	\$ 6,530 38
Investments:		Advance premiums — future years	16,396 11
U. S. Government securities	430,412 54	Single premium annuity	5,425 79
Shares in co-operative banks	826,000 00	Advance for direct pensions	45,544 35
Accrued interest on securities	103 97	Employees' funds	544,196 96
		Bank funds	653,009 71
Total Assets	\$1,330,462 89	Advance for expenses — unexpended	4,892 11
		Collection fees	426 52
		Investment income	14,970 85
		Future contracts outstanding	34,093 71
		Surplus	4,976 40
		Total Liabilities	\$1,330,462 89

*Executive Committee.

ATTLEBORO—ATTLEBOROUGH SAVINGS AND LOAN ASSOCIATION **27 Park Street**

Established January, 1876

Began business January, 1876

Leland B. Smith, *President*
 John E. Turner, *Treasurer*

Willard E. Olmsted }
 Amy B. Cameron } *Assistant Treasurers*

Willard E. Olmsted, *Secretary*

Board of Directors: P. G. Chace,† H. E. Clap, R. M. Horton, L. I. Lamb,* O. Lindstrom,† W. E. Olmsted,*
 R. K. Richardson, M. Schweinsaut, C. D. J. Smith, L. B. Smith,* R. R. Sturdy, J. E. Turner,* R. L.
 Wells,† C. R. Yeager

Regular monthly meeting for receipt of moneys the last day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1957

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate . . .	\$11,135,473 93	Matured shares . . .	\$ 1,895,500 00
Home modernization . . .	139,478 58	Paid-up shares . . .	1,003,500 00
Federal Housing Administration, Title I . . .	8,061 55	Unmatured serial shares . . .	637,918 42
Shares of association . . .	158,480 16	Savings shares . . .	6,509,842 82
Personal, secured . . .	6,726 33	Club accounts . . .	9,767 00
Real estate held:		Net undivided earnings . . .	196,280 31
Association building . . .	188,638 49	Reserves:	
Other real estate . . .	6,653 00	Guaranty fund . . .	398,115 62
Furniture and fixtures . . .	42,833 20	Surplus . . .	208,198 42
Investments:		Other reserves . . .	157,203 93
Bonds and notes . . .	475,953 14	Notes payable . . .	1,509,625 00
Bank stocks . . .	4,500 00	Credits of members not applied . . .	1,705 24
Federal Home Loan Bank stock . . .	200,300 00	Due on uncompleted loans . . .	103,806 01
Cash on hand and due from banks . . .	294,763 02	Borrowers' accumulations for taxes . . .	2,478 05
		Other liabilities . . .	27,920 58
Total Assets . . .	\$12,661,861 40	Total Liabilities . . .	\$12,661,861 40

*Loan and Building Committee.
 †Auditor.

GENERAL INFORMATION

<i>Annual Rates of Dividends and Interest Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . .	3%	Number of loans . . .	2,014
Matures shares . . .	3%	Average loan balance . . .	\$5,532 33
Paid-up shares . . .	3%	Average interest rate . . .	4.95%
Savings shares . . .	3%		

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid . . .	\$ 69,522 34	\$ 5 49
Rent . . .	2,960 87	23
Charge-offs, furniture and fixtures . . .	6,000 00	48
Advertising . . .	19,760 28	1 56
Audit, assessments and contributions . . .	12,561 23	99
All other expenses . . .	43,704 32	3 45
Total . . .	\$154,509 04	\$12 20

Number of individual members 7,910

ATTLEBORO—HEBRON BUILDING AND IMPROVEMENT ASSOCIATION
104 Knight Avenue

Established February 2, 1901

Began business February 2, 1901

Howard E. Spooner, *President*

George I. Pierce, *Secretary*

Peter F. Gagner, *Treasurer*

Board of Directors: G. W. Armitage, N. C. Baker, W. E. Baker, W. Burrell,† J. A. Carlson, Peter Gagner,*
P. F. Gagner, G. I. Pierce,*† J. P. Rose, H. E. Spooner, R. E. Spooner,* J. A. Thompson, C. W. Thompson,
E. R. Westcott†

Regular monthly meeting for receipt of moneys the fifteenth day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1957

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate . . .	\$213,613 22	Matured shares	\$182,980 00
Shares of association	5,661 00	Unmatured serial shares	16,986 00
Real estate held:		Club accounts	621 00
Association building	943 64	Reserves:	
Other real estate	7,696 77	Guaranty fund	12,000 00
Furniture and fixtures	95 00	Surplus	21,299 66
Cash on hand and due from banks . . .	6,016 43	Borrowers' accumulations for taxes . . .	92 90
Total Assets	<u>\$234,026 06</u>	Other liabilities	46 50
		Total Liabilities	<u>\$234,026 06</u>

*Loan and Building Committee.
†Auditor.

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares	3.60%	Number of loans	82
Matured shares	5.00%	Average loan balance	\$2,605 04
		Average interest rate	6.00%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid	\$1,695 00	\$ 7 24
Rent	150 72	63
Advertising	60 00	25
All other expenses	1,898 16	8 11
Total	<u>\$3,803 88</u>	<u>\$16 23</u>
Number of individual members	329	

NORTH ATTLEBOROUGH—PLAINVILLE SAVINGS AND
LOAN ASSOCIATION
7 Elm Street

Established December, 1879

Began business February, 1880

Ralph E. Crowell, *President*

Lester E. Welch, *Secretary and Treasurer*

Board of Directors: P. F. Armstrong, L. K. Barney, C. F. Breen, Jr., R. E. Crowell, K. M. Cummings, D. O. Dalrymple, G. A. Gilmore, A. F. Grant, R. C. Halliday, G. E. Lincoln, J. W. Martin, Jr., Louis V. McAdams, O. F. Miner, D. R. Perreault, E. G. Ralston, G. E. Riley, G. A. Ruehmling, L. E. Welch

Loan or Building Committee: Appointed from the Directors on each application for a loan

Regular monthly meeting for receipt of moneys the last bank business day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1957

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate	\$1,287,649 88	Matured shares	\$1,049,850 00
Shares of association	25,034 00	Unmatured serial shares	290,857 60
Investments:		Reserves:	
Bonds and notes	90,000 00	Guaranty fund	35,000 00
Bank stocks	9,570 81	Surplus	97,657 47
Cash on hand and due from banks	109,488 48	Other reserves	14,081 04
Other assets	595 41	Dividends declared, not paid	15,220 43
Total Assets	<u>\$1,522,338 58</u>	Due on uncompleted loans	583 20
		Borrowers' accumulations for taxes	18,278 01
		Other liabilities	810 83
		Total Liabilities	<u>\$1,522,338 58</u>

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares	3 ¹ / ₁₆ %	Number of loans	316
Matured shares (includes extra)	3 ¹ / ₂ %	Average loan balance	\$4,074 84
		Average interest rate	4.96%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid	\$13,832 74	\$ 9 08
Rent	1,114 56	73
Advertising	313 05	20
Audit, assessments and contributions	248 00	16
All other expenses	2,694 67	1 77
Total	<u>\$18,203 02</u>	<u>\$11 94</u>

Number of individual members 1,574

NORTON—NORTON SAVINGS AND LOAN ASSOCIATION
West Main Street

Established January 1, 1890

Began business January 1, 1890

Arthur T. Sturdy, *President*

Marguerite M. Mondor, *Secretary and Treasurer*

Board of Directors: W. A. Ashley, W. E. Fales,* J. A. Freeman, W. E. Haskell,* Marguerite M. Mondor, A. G. Ross,* J. B. Scott,*† A. T. Sturdy, L. A. Witherell,† A. F. Woodward, H. L. Zwicker

Regular monthly meeting for receipt of moneys the last day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1957

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate	\$ 963,386 61	Matured shares	\$ 665,400 00
Shares of association	37,389 97	Unmatured serial shares	285,581 22
Real estate held:		Net undivided earnings	796 39
Building site	5,000 00	Reserves:	
Furniture and fixtures	2,023 43	Guaranty fund and surplus	102,506 32
Investments:		Other reserves	2,500 00
Bonds and notes	65,000 00	Notes payable	15,000 00
Cash on hand and due from banks	63,549 91	Dividends declared, not paid	45,063 03
Other assets	11 83	Due on uncompleted loans	18,414 79
		Reserve for Federal income tax	1,100 00
Total Assets	<u>\$1,136,361 75</u>	Total Liabilities	<u>\$1,136,361 75</u>

*Loan and Building Committee.
†Auditor.

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares	4½%	Number of loans	304
Matured shares (includes extra)	5%	Average loan balance	\$3,169 03
		Average interest rate	5.93%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid	\$ 8,519 84	\$ 7 50
Rent	1,864 70	1 64
Charge-offs, furniture and fixtures	273 32	24
Advertising	44 00	04
Audit, assessments and contributions	547 48	48
All other expenses	2,966 59	2 61
Total	<u>\$14,215 93</u>	<u>\$12 51</u>

Number of individual members 543

AGGREGATE STATEMENTS AND STATISTICAL DATA
RELATING TO CO-OPERATIVE BANKS

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STATEMENT No. 1

AGGREGATE STATEMENT OF CONDITION OF ALL CO-OPERATIVE BANKS

	April, 1958 176 Banks	April, 1957 176 Banks	Percentage of Total	
			April, 1958 %	April, 1957 %
ASSETS				
Real estate loans:				
Co-operative form	\$11,925,713 88	\$14,462,710 31	1.12	1.46
Direct reduction	638,706,716 31	596,930,119 01	60.02	60.07
G.I. loans	187,995,479 86	199,279,215 08	17.67	20.05
Federal Housing Administration, Title II	9,166,590 36	3,667,255 15	.86	.37
Statutory common form	5,470,755 29	5,079,902 57	.51	.51
Principal and dues payments suspended	4,199,892 30	2,894,656 71	.39	.29
Other real estate loans	1,216,531 52	687,691 09	.11	.07
Home modernization loans	2,524,828 28	2,303,984 88	.24	.23
Federal Housing Administration, Title I				
loans	249,022 98	154,119 88	.02	.02
Due from members:				
Insurance and taxes paid on mortgaged				
properties	35,484 79	37,863 55	—	—
Uncollected charges	155 47	2,072 23	—	—
Loans on shares:				
Serial	8,005,608 28	7,691,879 39	.75	.77
Paid-up certificates	4,846,077 61	4,288,921 24	.46	.43
Savings	1,972,590 01	1,366,566 52	.19	.14
Loans secured by shares and deposits in other				
financial institutions	73,373 00	50,033 00	.01	.01
Real estate held by foreclosure and in				
possession	776,656 60	569,532 62	.07	.06
Bank building	5,521,459 72	5,199,918 25	.52	.52
Alterations to leased quarters	270,627 38	—	.03	—
Furniture and fixtures	1,729,135 69	1,515,883 60	.16	.15
Share Insurance Fund	1,220,431 39	1,227,627 12	.11	.12
Due from Co-operative Central Bank	9,936,775 04	9,382,142 42	.93	.94
Investments:				
U. S. Government obligations, direct and				
fully guaranteed	90,934,816 48	79,346,766 91	8.55	7.99
Other bonds and notes legal for reserve	2,905,628 14	3,454,701 41	.27	.35
Bonds and notes not legal for reserve	4,983,731 39	—	.47	—
Federal Home Loan Bank stock	14,707,700 00	13,941,500 00	1.38	1.40
Share in other co-operative banks	1,028,192 58	1,452,184 98	.10	.15
Cash and due from trust companies, na-				
tional banks and Federal Home Loan				
Bank	53,176,808 90	38,096,069 35	5.00	3.83
Prepaid expenses	151,257 10	—	.01	—
Other assets	501,213 21	706,783 22	.05	.07
TOTAL ASSETS	\$1,064,233,253 56	\$993,790,100 49	100.00	100.00
LIABILITIES				
Capital:				
Dues capital	\$185,857,985 00	\$188,719,370 00	17.46	18.99
Profits capital	28,066,740 90	27,961,804 99	2.64	2.81
Paid-up share certificates	443,825,200 00	433,071,200 00	41.70	43.58
Savings share accounts	274,283,282 17	218,336,257 82	25.77	21.97
Dividend savings accounts	6,944,967 90	6,096,477 00	.65	.61
Club accounts	1,006,347 11	908,860 89	.10	.09
Military share accounts	3,243 03	7,175 58	—	—
Suspended share accounts	54,361 57	61,478 99	.01	.01
Matured share accounts	203,259 44	178,630 82	.02	.02
Net undivided earnings	3,163,186 51	2,874,400 28	.30	.29
Reserves:				
Guaranty Fund	31,954,904 57	30,220,139 80	3.00	3.04
Surplus	39,380,348 02	39,856,423 80	3.70	4.01
Other reserves	16,480,874 95	12,838,850 90	1.55	1.29
Notes payable	170,000 00	1,465,000 00	.02	.15
Dividends declared	2,671,624 46	2,395,123 73	.25	.24
Credits of members not applied	248,982 73	175,495 91	.02	.02
Due on uncompleted loans	8,233,831 79	8,865,135 71	.77	.89
Borrowers' accumulations for taxes	20,907,553 95	19,056,180 21	1.97	1.92
Reserve for Federal income taxes	145,083 37	—	.01	—
Other liabilities	631,476 09	702,094 06	.06	.07
TOTAL LIABILITIES	\$1,064,233,253 56	\$993,790,100 49	100.00	100.00

STATEMENT No. 2

STATEMENT OF OPERATIONS FOR YEAR ENDING APRIL, 1958

OPERATING INCOME:		
Interest		\$44,354,918 56
Appraisal fees		108,020 16
Fines		212,251 83
Fees from sale of checks		85,387 69
Miscellaneous operating income		211,600 58
Total operating income		\$44,972,178 82
LESS OPERATING EXPENSE:		
Compensation to directors, officers, employees, etc.		4,958,876 97
Security committee		201,553 47
Collection expenses		21,775 38
Legal services		30,467 37
Rent, light, heat, etc. (leased quarters)		342,325 38
Rent (to bank building income and expense account)		113,106 78
Bank building expense		380,781 43
Depreciation, bank building		126,733 35
Depreciation, furniture and fixtures		227,852 00
Advertising		742,828 40
Printing, stationery, office supplies		337,522 45
Telegraph, telephone, postage and express		235,841 58
C.B.E. Retirement Fund		183,465 22
Audit, assessment and verification		342,884 96
Social Security — O.A.B. — Unemployment Compensation		124,838 01
Amortization Share Insurance Fund (yearly assessment)		716,633 28
On borrowed money		41,670 07
Other operating expense		864,694 31
Total operating expense		\$ 9,993,850 41
Net operating income before interest and other charges		\$34,978,328 41
LESS INTEREST AND OTHER CHARGES:		
Interest adjustments to mature shares		118,301 85
Tellers' errors		5,381 63
Federal income tax		156,914 32
Depreciation Share Insurance Fund (original assessment)		19,896 92
Miscellaneous charges		83,380 58
Total interest and other charges		\$ 383,875 31
NET INCOME FOR PERIOD		\$34,594,453 10

RECONCILEMENT OF UNDIVIDED EARNINGS

Balance of net undivided earnings, April, 1957		\$ 2,834,081 24
Net income received during period	\$34,594,453 10	
Less transfers to Guaranty Fund	1,718,279 33	32,876,173 77
Available for distribution		\$35,710,255 01
Dividends:		
Profits capital (dividends accumulated)	\$ 7,304,739 54	
Paid-up share certificates	14,022,527 33	
Savings share accounts	7,455,424 85	
Dividend savings accounts	203,830 60	
Military share accounts	98 14	
Matured share accounts	597 58	
Other	10 97	
Total dividends		\$28,987,229 01
Balance of net earnings after dividends		\$ 6,723,026 00
Less transfer to:		
a. Surplus	\$ 3,026,364 47	
b. Other unallocated reserves	579,768 33	
		3,606,132 80
Balance of undivided earnings, April, 1958		\$ 3,116,893 20

STATEMENT No. 3

OPERATING EXPENSES

CLASSIFICATION	April, 1958		April, 1957	April, 1956	April, 1955	April, 1954
	Amount	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets
Compensations paid	\$5,162,307 24	\$4 85	\$4 81	\$4 71	\$4 73	\$4 76
Rent	965,186 09	91	87	99	1 01	99
Charge-offs, furniture and fixtures	228,652 00	21	—	—	—	—
Advertising	742,828 40	70	73	68	64	60
Audit, assessments and contributions	526,730 38	50	40	1 16	1 19	1 14
All other expenses	2,368,146 30	2 22	2 59	1 56	1 47	1 51
Total	\$9,993,850 41	\$9 39	\$9 40	\$9 10	\$9 04	\$9 00

Group No.	BANKS WITH ASSETS BETWEEN	No. of Banks	YEAR ENDING APRIL, 1958 COST PER \$1,000 OF ASSETS					
			Compensations Paid	Rent	Charge-offs, Furniture and Fixtures	Advertising	Audit, Assessments and Contributions	All Other Expenses
								Total
1	\$ 250,000 and \$ 1,000,000	9	\$7 25	\$1 23	\$0 19	\$0 33	\$0 44	\$2 72
2	1,000,000 and 3,000,000	56	5 49	1 18	24	45	42	10 19
3	3,000,000 and 5,000,000	43	5 55	1 10	19	67	36	12 30
4	5,000,000 and 7,000,000	19	5 25	96	23	64	48	12 28
5	7,000,000 and 10,000,000	22	4 68	73	29	76	45	12 23
6	10,000,000 and 15,000,000	15	4 61	91	25	80	54	12 32
7	15,000,000 and 20,000,000	6	4 21	52	10	81	53	1 84
8	20,000,000 and over	6	4 24	89	17	71	65	12 10

STATEMENT No. 4

STATISTICS — REAL ESTATE LOANS

CLASSIFICATION	April 1958	April 1957	April 1956	April 1955	April 1954	April 1953
Number of loans	156,297	152,844	151,014	146,774	143,452	140,048
Average loan balance	\$5,494	\$5,384	\$5,189	\$4,824	\$4,557	\$4,304
Average interest rate	4.75%	4.75%	4.71%	4.69%	4.67%	4.63%

STATEMENT No. 5

COMPARATIVE PERCENTAGE RATIOS AND MISCELLANEOUS FIGURES

	FOR YEAR ENDING OR AS OF:					
	April 1958	April 1957	April 1956	April 1955	April 1954	April 1953
DISTRIBUTION OF ASSETS						
Real Estate Loans:	%	%	%	%	%	%
Co-operative form	1.12	1.46	1.68	2.14	2.89	3.85
Direct reduction and G.I.	77.69	80.12	80.66	78.93	78.60	76.53
All other	1.87	1.49	1.18	.88	.75	.80
Total real estate loans	80.68	83.07	83.52	81.95	82.24	81.18
Real estate by foreclosure, etc. . . . .	.07	.06	.07	.06	.03	.03
Investments in bonds and notes, etc.	10.77	9.89	9.00	9.22	9.65	10.91
Cash and due from banks	5.00	3.83	4.11	5.47	4.71	4.51
Other assets	3.48	3.15	3.30	3.30	3.37	3.37
Total Assets	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF LIABILITIES						
Serial shares	20.10	21.80	22.87	24.27	26.23	28.01
Paid-up share certificates	41.70	43.58	45.30	47.33	48.15	48.52
Savings share accounts	25.77	21.97	18.50	15.39	12.33	9.99
Dividend savings accounts . . . . .	.65	.61	.56	.53	.47	.41
Club accounts . . . . .	.10	.09	.09	.07	.07	.07
Suspended share accounts . . . . .	.01	.01	.01	—	.01	.01
Matured share accounts . . . . .	.02	.02	.02	.01	.02	.02
Total capital liabilities	88.35	88.08	87.35	87.60	87.28	87.03
General reserves	8.25	8.34	8.33	8.48	8.67	8.85
Notes payable . . . . .	.02	.15	.56	.24	.42	.62
Due on uncompleted loans . . . . .	.77	.89	1.28	1.19	1.14	1.05
Borrowers' accumulations for taxes	1.97	1.92	1.85	1.85	1.86	1.83
Other liabilities . . . . .	.64	.62	.63	.64	.63	.62
Total Liabilities	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF GROSS INCOME						
Operating expenses	22.22	22.45	22.16	22.10	22.02	22.38
Interest and other charges . . . . .	.85	.61	.54	.94	1.25	1.15
Dividends distributed	64.46	63.26	62.80	63.02	62.75	61.67
Available for reserves	12.47	13.68	14.50	13.94	13.98	14.80
	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF OPERATING EXPENSES						
Compensations paid	51.64	51.18	51.85	52.76	53.17	53.80
Rent	9.61	9.26	10.94	10.67	10.78	9.84
Charge-offs, furniture and fixtures	2.28	—	—	—	—	—
Advertising	7.43	7.81	7.56	7.10	6.71	6.69
Audit, assessments and contributions	5.27	—	—	—	—	—
All other expenses	23.74	31.75	29.65	29.47	29.34	29.67
	100.00	100.00	100.00	100.00	100.00	100.00
MISCELLANEOUS RATES						
General reserves to:						
Total assets less bonds and notes legal for reserve, Federal Home Loan Bank stock, cash, due from banks, trust companies and the Co-operative Central Bank	9.74	9.72	9.65	9.98	10.16	10.60
Gross operating income to:						
Total assets (April closing)	4.23	4.19	4.10	4.06	4.06	4.01
Operating expenses to:						
Total assets (April closing) . . . . .	.94	.94	.91	.90	.89	.90
Transfers from earnings to general reserves to:						
Capital liabilities (April closing) . . . . .	.57	.63	.65	.62	.63	.64
AVERAGE DIVIDEND RATES PAID						
Serial shares	3.48	3.40	3.34	3.34	3.33	3.30
Paid-up share certificates	3.19	3.08	3.03	3.04	3.03	2.99
Savings share accounts	3.09	2.84	2.81	2.75	2.75	2.67
Dividend savings accounts	3.13	2.98	2.92	2.90	2.88	2.82

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1953

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Pub. Doc.	1953 ¹

Massachusetts, Bank Commissioner.

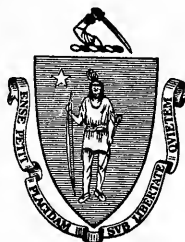
Annual report.

WITHDRAWN

WITHDRAWN

The Commonwealth of Massachusetts. Bank and Finance

DIVISION OF BANKS AND LOAN AGENCIES



ANNUAL REPORT

of the

COMMISSIONER OF BANKS

for the

Year Ending June 30, 1958

SECTION B

Relating to

CREDIT UNIONS

WITHDRAWN

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

109 STATE HOUSE, BOSTON

Commissioner of Banks

EDWARD A. COUNIHAN, III

Deputy Commissioner of Banks

DANIEL J. O'CONNOR

Chief Director of Bank Examinations

PATRICK J. MOYNIHAN, C.P.A.

Director of Credit Union Examinations

CHARLES W. HERZIG

Assistant Director of Credit Union Examinations

CARL H. BAKER

Director of Research and Statistics

GEORGE C. MANSFIELD

Attorney

JOHN P. CLAIR

726, Doc. 8
1958²

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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
STATE HOUSE, BOSTON
October 1, 1958

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions, pursuant to the provisions of General Laws, Chapter 167, Section 9, as most recently amended by Section 1 of Chapter 592 of the Acts of 1949.

The financial statements and miscellaneous statistical data incorporated herein pertaining to Credit Unions are for the fiscal year ending June 30, 1958.

Respectfully,

EDWARD A. COUNIHAN, III

Commissioner of Banks

CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the twelve months period from July 1, 1957 to June 30, 1958, inclusive.

During the period ending June 30, 1958, five new credit unions began business and twelve entered into liquidation.

The following facts and figures present highlights of the composite financial condition of the credit unions on June 30, 1958 and changes effective during the previous twelve months period.

Total Assets

On June 30, 1958 the 469 credit unions in operation had total assets of \$171,800,466 which represents an increase of \$14,992,729 or 9.56% over the figure of June 30, 1957.

Personal Loans

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend of prior years as the unsecured and partially secured classification rose approximately \$70,008 to the present outstanding balance of \$37,505,086 and the secured group increased \$2,963,109 to \$22,335,071. Together these two classifications comprise 34.83% of total assets at the present time.

Real Estate Loans

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of \$52,684,707 representing 30.67% of total assets reflects an increase of \$3,697,596 for the twelve months period.

Investments in Bonds and Notes

Investments in bonds and notes, most of which are in U. S. Government obligations, increased \$2,015,091 during the year. The present book value of \$16,383,187 or 9.54% of total assets continues to represent a substantial segment of these assets.

Other Investments

During the current twelve months period, holdings in shares of co-operative banks increased \$1,131,874 to a present total of \$15,049,628 and deposits in savings banks and in savings departments of trust companies and national banks increased \$1,615,606 to an outstanding balance of \$7,884,543. Investments in bank stocks increased \$503,867 to a total book figure of \$4,108,793 during the same period.

Cash on Hand and Due from Depository Banks

Uninvested assets represented by cash on hand and balances due from depository banks subject to check, increased \$1,649,767 during the year and the present combined total of \$10,569,587 equals 6.15% of total assets.

Shares and Deposits

Outstanding share capital increased \$12,913,314 or 10.26% during the year to a present balance of \$138,755,831 which is held by 402,011 members. Deposits including club accounts, rose \$212,379 to a total of \$11,367,529.

Capital Reserves

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased \$1,647,248 during the period and the present combined total of \$16,922,323 represents 9.85% of total assets.

CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN
JULY 1, 1957 AND JUNE 30, 1958, INCLUSIVE

Date Business Commenced	Name	Location
Sept. 27, 1957	General Package Credit Union	Palmer
Sept. 27, 1957	Lombard Governor Credit Union	Ashland
Oct. 3, 1957	Producers Dairy Employees Credit Union	Brockton
Nov. 1, 1957	St. Anne's Credit Union	Fall River
Aug. 15, 1957	U.S.E. — Worcester Credit Union	Worcester

CREDIT UNIONS IN LIQUIDATION
BETWEEN JULY 1, 1957 AND JUNE 30, 1958, INCLUSIVE

Beach Soap Employees Credit Union, Lawrence*
 Boston Post Credit Union, Boston*
 Commercial Travelers Credit Union, Boston*
 Family Credit Union, Chelsea
 Friend Street Credit Union, Boston
 H & R Arms Employees Credit Union, Worcester*
 Holyoke G & E Employees Credit Union, Holyoke*
 Homestead Credit Union, Boston
 Hoosac N B E Credit Union, New Bedford*
 Hotel Employees Credit Union, Boston
 Hub Credit Union, Boston*
 Montello Credit Union, Brockton*
 N.I.C. Credit Union, Boston*
 Pulaski Credit Union, Boston*
 Pyramid Credit Union, Boston
 Reed-Prentice Employees Credit Union, Worcester*
 Sanapak Employees Credit Union, Wheelwright
 Unity Club Credit Union, Boston*
 Weavers Progressive Credit Union, Fall River

*Commenced liquidation during the period covered by this report.

LEGISLATION ENACTED RELATING TO CREDIT UNIONS

ACTS OF 1957

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
698, s. 10	G.L., C. 171, s. 3	Establishing a minimum filing fee of fifty dollars for articles of organization of a credit union.
765, s. 10, 11, 12, 13, 16, 18, 19	G.L., C. 255, s. 12, 12A 12B, 13, 13G	Uniform commercial code provisions relating to contracts of conditional sale of personal property.

ACT OF 1958

45	G.L., C. 171, s. 11A (New)	Authorizing payment of certain deposits or shares to the surviving spouse or next of kin of depositors or shareholders.
46	Acts of 1932, Chapter 216, Section 3	Removing one restriction on the number of shares of capital stock which a credit union may purchase or hold in the Central Credit Union Fund, Inc.
47	G.L., C. 167, s. 2A	Authorizing the Commissioner of Banks to call a meeting of the board of directors of any banking institution.
52, s. 1	G.L., C. 154, s. 8	Exempting payments to credit unions from the laws regulating assignment of wages.
58	G.L., C. 266, s. 54	Providing a penalty for all banking institutions that receive deposits while insolvent.
63	G.L., C. 171, s. 15	Certain officers and employees of credit unions prohibited from holding certain offices and positions in other credit unions.
109	G.L., C. 167, s. 20	Provisions of law relative to lost pass books not to apply to deposits of less than twenty-five dollars if depositor or shareholder agrees in writing to indemnify bank against loss.
133	G.L., C. 171, s. 24A	Authorizing credit unions to make simultaneous loans to members.
213, s. 1, 2	G.L., C. 167, s. 53A (New)	Certain exculpatory provisions contained in agreements entered into on or after March 28, 1958 between depositors and banking institutions, including credit unions, declared against public policy and void.
283	G.L., C. 200A, s. 5	Extending the scope of the abandoned property law.

RULES AND REGULATIONS

There is listed below the regulation of the Commissioner of Banks promulgated on December 31, 1957, effective February 1, 1958:

Deposit of securities by credit unions for safekeeping with commercial banks.

CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation which under the provisions of statute (Chapter 216, Acts of 1932 as amended), is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to \$735,886.75 at the close of business on June 30, 1958. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

CREDIT UNION EMPLOYEES' RETIREMENT ASSOCIATION

The Credit Union Employees Retirement Association was created under Chapter 509 of the Acts of 1948 as amended by Chapter 121 of the Acts of 1954 which is included in General Laws, Chapter 171, Section 31, for the purpose of providing pensions for eligible employees of participating credit unions, the Massachusetts CUNA Association, Inc., the Credit Union League of Massachusetts, Inc., and the Central Credit Union Fund, Inc., who retire on account of age or disability.

As of the present report, there are twenty-one member credit unions plus one association.

INDEX TO THE ANNUAL REPORTS (Alphabetically by Name)

CREDIT UNIONS

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Acushnet Process Employees Credit Union	Acushnet	10	50
Adams Post Credit Union	Taunton	44	72
Aerovox Employees Credit Union	New Bedford	35	66
Aldenville Credit Union	Chicopee	24	58
Allis-Chalmers Credit Union	Boston	11	50
Alpha Credit Union	Boston	11	50
American Bosch Credit Union	Springfield	41	70
American Chapels Credit Union	Boston	11	50
American Independent Credit Union	Chelsea	23	56
Amesbury Franco-American Credit Union	Amesbury	10	50
Amlico Credit Union	Wakefield	44	72
Armour Berkeley Street Credit Union	Boston	11	50
Armour Clinton Market Credit Union	Boston	11	50
Armour Fall River-New Bedford Credit Union	New Bedford	36	66
Armour Leather Credit Union	Boston	11	50
Arsenal Employees Credit Union	Watertown	45	72
Athol Credit Union	Athol	10	50
Atlantic Credit Union	Chelsea	23	56
Atlantic Gelatin Credit Union	Woburn	46	74
Attleboro Credit Union	Attleboro	10	50
Bakers' Local No. 45 Credit Union	Boston	11	50
Barbourwelt Credit Union	Brockton	20	56
Barton Credit Union	Worcester	46	74
Barwoolco Credit Union	Barre	10	50
B. C. G. Employees Credit Union	Boston	11	50
Beach Credit Union	Winthrop	46	74
Bellevue Credit Union	Boston	11	50
Bell Rock Credit Union	Malden	34	64
Benjamin Franklin Credit Union	Chelsea	23	56
Ber Ditchervert Credit Union	Boston	11	50
Berkshire Credit Union	Pittsfield	38	68
Beverly Investment Credit Union	Beverly	10	50
Beverly Municipal Credit Union	Beverly	11	50
B L H Employees Credit Union	Boston	11	50
Blue Hill Credit Union	Boston	11	52
Bon Marche Employees Credit Union	Lowell	32	62
Borisaver Credit Union	Boston	12	52
Boston American Composing Room Credit Union	Boston	12	52
Boston & Albany Employees Credit Union	Boston	12	52
Boston & Maine Railroad Employees Credit Union	Boston	12	52
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Boston Progressive Credit Union	Boston	12	52
Boston Railway Mail Employees Credit Union	Boston	12	52
Boston Shell Credit Union	Boston	12	52
Boston Taxi Drivers Association Credit Union	Boston	13	52
Boston University Employees Credit Union	Boston	13	52
Boston USCSO Employees Credit Union	Boston	13	52
Bowker Employees Credit Union	Boston	13	52
Bridgewater Credit Union	Bridgewater	20	54
Brighton-Allston Credit Union	Boston	13	52
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Brockton Brotherhood Credit Union	Brockton	20	56
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Buxton Employees Credit Union	Springfield	41	70
Cabot Boston Credit Union	Boston	13	52
Cambridge Credit Union	Cambridge	21	56
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Cambridge Utilities Employees Credit Union	Cambridge	22	56
Campello Credit Union	Brockton	21	56
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Carmel Credit Union	Chelsea	23	56
Carmote Employees Credit Union	Everett	26	58
Central Credit Union	Cambridge	22	56
Central Massachusetts Telephone Workers' Credit Union	Worcester	46	74
Chamberlain Credit Union	Boston	13	52
Chapman Valve Credit Union, The	Springfield	41	70
Cheney Bigelow Credit Union	Springfield	41	70
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Citizens Credit Union	New Bedford	36	66
City Credit Union	Boston	13	52
City of Boston Employees Credit Union	Boston	13	52
Cleghorn Credit Union	Fitchburg	27	60
Clover Hill Credit Union	Lunenburg	33	64
Codman Credit Union	Boston	13	52
Colasso Credit Union	Somerville	41	70
Colonial Employees Credit Union	Boston	13	52
Colonial Press Credit Union	Clinton	25	58
Columbia Bicycle Credit Union	Westfield	45	72
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Congress Credit Union	Chelsea	23	56
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Continental Credit Union	Chelsea	23	56
Continental Employees Credit Union	New Bedford	36	66
Corenco Employees Credit Union	Boston	14	52
Cosmopolitan Credit Union	Malden	34	64
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Crobank Credit Union	Fitchburg	27	60
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Dairy Credit Union	Springfield	42	70
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Dorchester Credit Union	Boston	14	52
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Doyle Works Credit Union	Leominster	31	62
Eagle Credit Union	Pittsfield	39	68
Eamco Credit Union	Cambridge	22	56
Essex Employees Credit Union	Newton	37	66
East Cambridge Credit Union	Cambridge	22	56
Eastern Credit Union	Cambridge	22	56
Eaton Credit Union	Boston	14	52
Edico Credit Union	Brockton	21	56
Elco Club Credit Union	Palmer	38	68
Elgasco Credit Union	Lawrence	31	62
Elm Credit Union	Cambridge	22	56
Emastryco Credit Union	Lawrence	31	62
Embeco Credit Union	Springfield	42	70
Emblem Credit Union	Boston	14	52
Esfex Credit Union	West Springfield	45	74
Essex Agricultural Credit Union	Danvers	25	58
Everett Credit Union	Everett	26	58
Everett Fire Department Credit Union	Everett	26	58
Everett Police Credit Union	Everett	26	58
Fall River Boys' Club Credit Union	Fall River	26	60
Fall River Municipal Employees Credit Union	Fall River	26	60
Fall River Postal Employees Credit Union	Fall River	27	60
Falpaco Credit Union	Fitchburg	27	60
Faulkner Credit Union	Malden	34	64
Federal Credit Union	Boston	14	52
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NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
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Fitchburg Italian-American Credit Union	Fitchburg	27	60
Fitchburg Postal Employees Credit Union	Fitchburg	27	60
Fitchco Credit Union	Fitchburg	27	60
Fitzgibbons Employees Credit Union	Framingham	28	60
Forty Associates Credit Union	Boston	14	52
40-Fathom Credit Union	Gloucester	28	60
Fountain Credit Union	Framingham	28	60
Framingham UAW Credit Union	Framingham	28	60
Franklin Aid Credit Union, The	Boston	15	52
Friendship Credit Union, The	Boston	15	52
Frontenac Credit Union	Lawrence	31	62
F. W. Sickles Employees Credit Union	Chicopee	24	58
Garden Street Credit Union	Everett	26	58
Gardner Franco-American Credit Union	Gardner	28	60
Gardner Polish-American Credit Union	Gardner	28	60
General Electric River Works Employees Credit Union	Lynn	33	64
General Fibre Employees Credit Union	West Springfield	45	74
General Package Credit Union	Palmer	38	68
Geneva Credit Union	Boston	15	52
Gilbarco Employees Credit Union	West Springfield	45	74
Gilco Credit Union	Boston	15	52
Glenway Credit Union	Boston	15	52
Glodol Credit Union	Boston	15	52
Gloucester Credit Union	Gloucester	29	60
Gloucester Fire Department Credit Union	Gloucester	29	60
Gloucester Municipal Credit Union	Gloucester	29	60
Gloucester Teachers Association Credit Union	Gloucester	29	60
G R Credit Union	Concord	25	58
Graton & Knight Employees Credit Union, The	Worcester	47	74
Greek Community Credit Union	Lynn	33	64
Grover Cronin Credit Union	Waltham	44	72
G. T. & D. Credit Union	Greenfield	29	60
Gulf Boston Credit Union	Boston	15	52
Hamel Employees Credit Union	Haverhill	29	62
Hampco Credit Union	Easthampton	26	58
H and V Credit Union	Walpole	44	72
Handy Employees Credit Union	Chicopee	24	58
Harbor Village Credit Union	Boston	15	52
Harmony Credit Union	Boston	15	52
Harold Credit Union	Boston	15	52
Harvard University Employees Credit Union	Cambridge	22	56
Haverhill Credit Union	Haverhill	29	62
Haverhill Fire Department Credit Union	Haverhill	29	62
Haverhill Italian American Credit Union	Haverhill	29	62
Haverhill Police Department Credit Union	Haverhill	30	62
Haverhill Postal Employees Credit Union	Haverhill	30	62
Haverhill Teachers Credit Union	Haverhill	30	62
Hayward-Schuster Employees Credit Union	Douglas	25	58
Hazelwood Community Credit Union	Boston	15	52
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High Carbon Credit Union	Millbury	35	66
Highland Credit Union	Lowell	32	62
Hillside Credit Union	Boston	16	52
Hinckley Rendering Employees Credit Union	Somerville	41	70
Holliston Mills Credit Union	Norwood	37	68
Holyoke Credit Union	Holyoke	30	62
Holyoke Municipal Employees Credit Union	Holyoke	30	62
Holyoke Postal Credit Union	Holyoke	30	62
Holyoke Teachers' Credit Union	Holyoke	30	62
Hoosac Employees Credit Union	North Adams	37	66
Hovoco Credit Union	Groton	29	60
Howard Credit Union	Boston	16	52
Howco Credit Union	Boston	16	52
Humboldt Credit Union	Boston	16	52
Ideal Credit Union	Lowell	32	62
ILSNEC Credit Union	Quincy	39	68
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NAME	LOCATION	Pages	
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Intervale Credit Union	Boston	16	54
Jamaica Plain Credit Union	Boston	16	54
Jeanne d'Arc Credit Union	Lowell	32	62
Jewish Community Credit Union	Salem	40	68
Jogues Credit Union	Chelsea	24	56
John Bath Employees Credit Union	Worcester	47	74
John H. Breck Employees Credit Union	Springfield	42	70
Jonsteel Credit Union	Worcester	47	74
Judaean Credit Union	Chelsea	24	56
Judson Credit Union	Malden	34	64
Kavodian Credit Union	Fall River	27	60
K B Credit Union	Northbridge	37	66
Kelko Credit Union	Springfield	42	70
Kendall Mills Credit Union	Walpole	44	72
Kirstein Leather Employees Credit Union	Peabody	38	68
Klevanar Credit Union	Boston	16	54
Korn Leather Employees Credit Union	Peabody	38	68
Labor Circle Credit Union	Lynn	33	64
Lafayette Credit Union	Brockton	21	56
Lapointe Employees Credit Union	Hudson	30	62
Lawrence Credit Union	Lawrence	31	62
Lawrence Firefighters Credit Union	Lawrence	31	62
Lawrence Modern Credit Union	Lawrence	31	62
Lawrence Postal Employees Credit Union	Lawrence	31	62
Lawrence Teachers' Credit Union	Lawrence	31	62
L. B. Evans Employees Credit Union	Wakefield	44	72
Leominster Credit Union	Leominster	32	62
Leon E. Abbott Post No. 57 (3) Credit Union	Swampscott	44	72
Lever Cambridge Employees Credit Union	Cambridge	22	56
Liberal Credit Union	Boston	16	54
Liberty Credit Union	Boston	16	54
Library Employees Credit Union	Springfield	42	70
Local 21 Credit Union	Peabody	38	68
Local 801 Credit Union	Boston	16	54
Lodding Employees Credit Union	Worcester	47	74
Lombard Governor Credit Union	Ashland	10	50
Longwood Credit Union	Brookline	21	56
Lord Beaconsfield Credit Union	Boston	16	54
Lowell Credit Union	Lowell	32	62
Lowell Electric Light Employees Credit Union	Lowell	32	62
Lowell EMSR Credit Union	Lowell	32	62
Lowell Firemen's Club Credit Union	Lowell	32	62
Lowell Postal Employees Credit Union	Lowell	32	62
Lowell Rendering Employees Credit Union	BillERICA	11	50
Lynn Credit Union	Lynn	33	64
Lynn Independent Workmens Circle Credit Union	Lynn	33	64
Lynn Municipal Employees Credit Union	Lynn	33	64
Lynn Police Credit Union	Lynn	33	64
Lynn Postal District Employees Credit Union	Lynn	33	64
Lynn Teachers Credit Union	Lynn	33	64
Maccabean Pythian Credit Union	Springfield	42	70
Maccabee Credit Union	Boston	17	54
Madison Credit Union	Chelsea	24	58
Majestic Credit Union	Malden	34	64
Malden City Employees Credit Union	Malden	34	64
Malden G. & E. Employees Credit Union	Malden	34	64
Mansfield Credit Union	Mansfield	34	64
Marconi Credit Union	Lawrence	31	62
Marquette Credit Union	Winchendon	46	74
Mascot Credit Union, The	Boston	17	54
Maynard Consumers' Credit Union	Maynard	35	64
M B CO Credit Union	Cambridge	22	56
Medford Municipal Employees Credit Union	Medford	35	64
Medway Credit Union	Medway	35	64
Memorial Credit Union	Boston	17	54
Merchemco Credit Union	Everett	26	58
Middlesex Carmen's Credit Union	Waltham	44	72
Milford Credit Union	Milford	35	66
Millbury Credit Union	Millbury	35	66
Mohliwer Credit Union	Boston	17	54

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Monsanto Plastics Credit Union	Springfield	42	70
Moreland Credit Union	Boston	17	54
Morgan Employees Credit Union	Worcester	47	74
Morgan Memorial Credit Union	Boston	17	54
Mortons Employees Credit Union	Boston	17	54
Moulded Plastics Credit Union	Worcester	47	74
MTA Employees Credit Union	Boston	17	54
Mutual Credit Union	Boston	17	54
Nablanko Credit Union	Holyoke	30	62
Nashoba Credit Union	Groton	29	60
Navy Building Credit Union	Boston	17	54
Navy Yard Employees Credit Union	Boston	17	54
Nedco Employees Credit Union	Somerville	41	70
Nemasket Credit Union	Middleborough	35	66
Neponset Credit Union	Walpole	44	72
New Bedford Gas & Edison Light Company Employees Credit Union	New Bedford	36	66
New Bedford Municipal Employees Credit Union	New Bedford	36	66
New Bedford Postal Employees Credit Union	New Bedford	36	66
Newburyport Credit Union	Newburyport	36	66
New Chelsea Credit Union	Chelsea	24	58
New Deal Credit Union	Everett	26	58
New Haven Railroad Employees Credit Union	Boston	17	54
Newton Municipal Credit Union	Newton	37	66
Newton Teachers Credit Union	Newton	37	66
Noddle Island Credit Union	Boston	18	54
North Adams Credit Union	North Adams	37	66
Northern Massachusetts Telephone Workers Credit Union	Lowell	32	62
Northshore Credit Union	Salem	40	68
Norton Credit Union	Worcester	47	74
Norwood School Employees Credit Union	Norwood	37	68
Octane Credit Union	Everett	26	58
Olympia Credit Union	Haverhill	30	62
One-Twenty Credit Union	Boston	18	54
Orange Credit Union	Orange	38	68
Overland Credit Union	Boston	18	54
Oxford Print Credit Union	Medford	35	64
Perkins Gear Credit Union	West Springfield	45	74
Pittsfield G. E. Employees Credit Union	Pittsfield	39	68
Pittsfield Postal Employees Credit Union	Pittsfield	39	68
Pittsfield Teachers' Credit Union	Pittsfield	39	68
Plan Credit Union	Boston	18	54
Plimpton Credit Union	Norwood	38	68
Plymouth Cordage Credit Union	Plymouth	39	68
Plymouth Rubber Credit Union	Canton	23	56
Pneumatic Credit Union	Quincy	39	68
Polish National Credit Union	Chicopee	25	58
Ponedeler Credit Union	Chelsea	24	58
Popular Credit Union	Peabody	38	68
Porter Employees Credit Union, The	Somerville	41	70
Powers Paper Employees Credit Union	Springfield	42	70
Prentiss Wire Credit Union	Holyoke	30	62
Presidents City Credit Union	Quincy	39	68
Press Radio Credit Union	New Bedford	36	66
Pressers Union Local 12 ILGWU Credit Union	Boston	18	54
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Produce Terminal Credit Union	Boston	18	54
Progressive Workmen's Credit Union	Malden	34	64
Prospect Hill Presbyterian Credit Union	Lawrence	31	62
Pyncheon Credit Union	Springfield	42	70
Pyrallart Employees Credit Union	Leominster	32	62
Quincy EMSR Credit Union	Quincy	39	68
Quincy Municipal Credit Union	Quincy	39	68
Quinwey Credit Union	Quincy	39	68
Railway Express Credit Union	Springfield	42	70
Rantoul Credit Union	Beverly	11	50
Raytheon Employees Credit Union	Waltham	44	72
Redberry Credit Union	Boston	18	54
Revere Copper & Brass Employees Credit Union	New Bedford	36	66
Revere Firefighters Credit Union	Revere	40	68
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Roxbury Workmen's Circle Credit Union	Boston	18	54
Rust Craft Credit Union	Dedham	25	58
Ruthco Credit Union	Newburyport	37	66
Safety Credit Union	Malden	34	64
St. Aidan's Credit Union	Brookline	21	56
St. Anne Credit Union	New Bedford	36	66
St. Anne's Credit Union	Fall River	27	60
St. Jean Baptiste Parish Credit Union	Lynn	33	64
St. Joseph Credit Union of Salem	Salem	40	68
St. Mary's Parish Credit Union	Marlborough	35	64
Salem Credit Union	Salem	40	70
Salem Italian American Credit Union	Salem	40	70
Sales House Credit Union	Revere	40	68
Samson Cordage Employees Credit Union	Shirley	41	70
Saugus Credit Union	Saugus	40	70
Seaver Credit Union	Boston	18	54
Security Employees Credit Union	Boston	18	54
Senco Credit Union	Fitchburg	27	60
Setco Credit Union	Springfield	43	70
Sharon Credit Union	Sharon	41	70
Shirley Credit Union	Revere	40	68
Simco Credit Union	Cambridge	23	56
Simonds Employees Credit Union	Fitchburg	28	60
Sisalkraft Credit Union	Attleboro	10	30
Social Service Credit Union	Boston	19	54
Somerset Community Credit Union	Somerset	41	70
Southbridge Credit Union	Southbridge	41	70
Southern Massachusetts Telephone Workers Credit Union	New Bedford	36	66
South Works Credit Union	Worcester	47	74
Spalding Employees Credit Union	Chicopee	25	58
Spaulding Moss Employees Credit Union	Boston	19	54
Sprague Electric Credit Union	North Adams	37	66
Springfield Armory Credit Union	Springfield	43	70
Springfield FCA Employees Credit Union	Springfield	43	70
Springfield Franco-American Credit Union	Springfield	43	70
Springfield, Mass. Municipal Employees Credit Union	Springfield	43	70
Springfield, Mass. Post Office Employees Credit Union	Springfield	43	70
Springfield Rendering Employees Credit Union	Chicopee	25	58
Springfield Street Railway Employees Credit Union	Springfield	43	72
Springfield Teachers Credit Union	Springfield	43	72
Square Deal Credit Union	Boston	19	54
Squire Employees Credit Union	Cambridge	23	56
Starnasco Credit Union	Chicopee	25	58
State Employees Credit Union	Boston	19	54
Stetson Shoe Employees Credit Union	Weymouth	46	74
Stoughton Credit Union	Stoughton	43	72
Swift Boston Credit Union	Boston	19	54
Sylvania Employees Credit Union	Salem	40	70
T & H Employees Credit Union	Boston	19	54
Taunton Postal Employees Credit Union	Taunton	44	72
Tecnifax Employees Credit Union	Holyoke	30	62
Telephone Workers' Credit Union	Boston	19	54
Texco Credit Union	Chicopee	25	58
Thomson Credit Union	Franklin	28	60
Thriftway Credit Union	Boston	19	54
T. I. C. Employees Credit Union	Acton	10	50
Towle Employees Credit Union	Newburyport	37	66
Treasure Credit Union	Greenfield	29	60
T R I B Credit Union	Boston	19	54
Tri-City Credit Union	Fitchburg	28	60
United Credit Union	Lawrence	31	62
U.S.E. — Worcester Credit Union	Worcester	47	74
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V. F. W. No. 2005 Credit Union	Marblehead	34	64
Victory Credit Union	Boston	19	54
Wales Mfg. Co. Employees Credit Union	Boston	19	54
Walnut Credit Union	Chelsea	24	58
Walpole Municipal Employees Credit Union	Walpole	44	72
Walter Baker Employees Credit Union	Boston	19	54
Waltham Municipal Employees Credit Union	Waltham	45	72
Waltham Teachers Credit Union	Waltham	45	72

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
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Wapico Credit Union	Everett	26	58
Ward's Credit Union	Boston	20	54
Washburn Employees Credit Union	Worcester	47	74
Washington Credit Union	Boston	20	54
Wateco Credit Union	Ashland	10	50
Watertown Italian-American Credit Union	Watertown	45	72
Watertown Municipal Credit Union	Watertown	45	72
Webster Credit Union	Webster	45	72
Welfare Credit Union	Boston	26	54
Wemelco Credit Union	Springfield	43	72
Westco Credit Union	Springfield	43	72
Western Credit Union	Cambridge	23	56
Western Massachusetts Telephone Workers Credit Union	Springfield	43	72
Westfield Polish-American Credit Union	Westfield	45	72
Westinghouse Employees Credit Union	Weymouth	46	74
West Lynn G. E. Employees Credit Union	Lynn	34	64
Westwood Credit Union	Westwood	46	74
Weymouth Town Employees Credit Union	Weymouth	46	74
White Credit Union	Quincy	39	68
Whitson Credit Union, The	Boston	20	54
Wick-Spring Employees Credit Union	Palmer	38	68
WICO Employees Credit Union	West Springfield	46	74
Willmansett Credit Union	Chicopee	25	58
Winnisimmet Credit Union	Chelsea	24	58
W. M. W. Credit Union	Northbridge	37	66
Woburn Credit Union	Woburn	46	74
Wollaston Credit Union	Quincy	40	68
Worcester Fire Department Credit Union	Worcester	48	74
Worcester Gas Light Employees Credit Union	Worcester	48	74
Worcester Police Department Credit Union	Worcester	48	74
Worcester Polish Credit Union	Worcester	48	74
Worcester Postal Credit Union	Worcester	48	74
Worcester Public Works Credit Union	Worcester	48	74
Worcester Rendering Employees Credit Union	Auburn	10	50
Worcester Suburban Employees Credit Union	Milford	35	66
Worcester Teachers Credit Union	Milbury	35	66
Worcester Thompson Credit Union	Worcester	48	74
Worcester Wire Works Employees Credit Union	Worcester	48	74
Worcester Workmen's Circle Credit Union	Worcester	48	74
Workers' Credit Union	Fitchburg	28	60
Wortel Credit Union	Worcester	48	74
Woven Hose Employees Credit Union	Cambridge	23	56
Zaslav Volin Credit Union	Boston	20	54

CREDIT UNIONS

SHOWING

NAMES OF PRESIDENT, TREASURER,

INCORPORATION DATE AND BUSINESS LOCATION

AS OF JUNE 30, 1958

ACTON

T. I. C. Employees Credit Union
Technology Instrument Corporation
531 Main Street

Incorporated May 11, 1953

R. Q. Christensen, Jr. E. C. Vaillancourt
President *Treasurer*

Total Assets . . . \$59,039 91

ACUSHNET

Acushnet Process Employees Credit Union

Acushnet Process Company
Slocum Street

Incorporated October 1, 1941

E. P. Robbins A. L. Hawes
President *Treasurer*

Total Assets . . . \$242,221 84

AMESBURY

Amesbury Franco-American Credit Union
32 Friend Street

Incorporated July 6, 1939

Antonio Roy E. A. Ouellet
President *Treasurer*

Total Assets . . . \$693,590 22

ASHLAND

Fenwal Credit Union
Fenwal Incorporated
32 Pleasant Street

Incorporated June 21, 1945

E. J. Phair H. L. Bates
President *Treasurer*

Total Assets . . . \$176,202 24

Lombard Governor Credit Union
Lombard Governor Corporation
Main Street

Incorporated September 27, 1957

G. L. Stone P. A. Delaney
President *Treasurer*

Total Assets . . . \$9,997 87

Wateco Credit Union
Clock & Timer Department
General Electric Company
75 Homer Avenue

Incorporated April 2, 1935

C. K. Martineau A. E. Peratta
President *Treasurer*

Total Assets . . . \$124,990 68

ATHOL

Athol Credit Union
513 Main Street

Incorporated July 7, 1930

C. D. Porte J. R. Linehan
President *Treasurer*

Total Assets . . . \$3,916,147 82

ATTLEBORO

Athol Credit Union
Room 407
21 Park Street

Incorporated January 24, 1936

D. A. Tennant R. F. Crook
President *Treasurer*

Total Assets . . . \$110,078 10

Sisalkraft Credit Union
American Reenforced Paper Company
55 Starkey Avenue

Incorporated April 10, 1934

A. B. Temple R. W. Nelson
President *Treasurer*

Total Assets . . . \$204,287 50

AUBURN

Worcester Rendering Employees Credit Union
218 Southbridge Street

Incorporated August 1, 1934

E. F. Rider, Jr. R. T. McKee
President *Treasurer*

Total Assets . . . \$6,389 00

BARRE

Barwoolco Credit Union
Barre Wool Combining Company, Ltd.
Vernon Avenue

Incorporated August 15, 1946

C. W. Damon Dorothy E. Fleming
President *Treasurer*

Total Assets . . . \$278,156 63

BEVERLY

Beverly Investment Credit Union
39 Bow Street

Incorporated December 2, 1913

Max Toll Max Weinberg
President *Treasurer*

Total Assets . . . \$57,616 69

Beverly Municipal Credit Union
234 Cabot Street

Incorporated May 7, 1952

G. D. Dawson J. S. Fay
President *Treasurer*

Total Assets \$158,785 82

Rantoul Credit Union
401 Rantoul Street

Incorporated May 21, 1957

J. F. Condon W. W. Burgess, Jr.
President *Treasurer*

Total Assets \$15,804 76

BILLERICA**Lowell Rendering Employees Credit Union**
Lowell Rendering Company
Woburn Street

Incorporated June 27, 1934

I. J. Patterson M. R. Marchand
President *Treasurer*

Total Assets \$19,565 68

BOSTON**Allis-Chalmers Credit Union**
Allis-Chalmers Manufacturing Company
1344 Hyde Park Avenue
(Hyde Park District)

Incorporated April 15, 1930

Louis Maloof Mary L. Kennes
President *Treasurer*

Total Assets \$147,197 28

Alpha Credit Union
New England Deaconess Hospital
195 Pilgrim Road

Incorporated March 25, 1942

D. L. Sabine Beryl B. Paine
President *Treasurer*

Total Assets \$45,758 06

American Chapels Credit Union
5 Winthrop Square

Incorporated April 30, 1927

F. D. Arcari Grace R. Pontuso
President *Treasurer*

Total Assets \$363,478 89

Armour Berkeley Street Credit Union
775 Columbus Avenue

Incorporated January 7, 1932

D. J. Sullivan R. H. Brown
President *Treasurer*

Total Assets \$70,978 55

Armour Clinton Market Credit Union
131 State Street

Incorporated January 7, 1932

R. L. Amerena D. C. Gagnon
President *Treasurer*

Total Assets \$7,337 35

Armour Leather Credit Union
210 South Street

Incorporated December 13, 1939

H. F. Hegner M. B. Martin
President *Treasurer*

Total Assets \$2,508 98

Bakers' Local No. 45 Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated September 27, 1955

G. S. Newman Nathan Norman
President *Treasurer*

Total Assets \$15,592 01

B. C. G. Employees Credit Union
Boston Consolidated Gas Company
100 Arlington Street

Incorporated January 16, 1931

J. H. Clark J. T. Kilroy
President *Treasurer*

Total Assets \$655,059 30

Bellevue Credit Union
59 Hollywood Road
(West Roxbury District)

Incorporated November 5, 1929

J. P. Englert W. J. Cornwell
President *Treasurer*

Total Assets \$870 94

Ber Ditcher Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated December 6, 1926

Samuel Goff Max Greenspoon
President *Treasurer*

Total Assets \$30,188 52

B L H Employees Credit Union
221 Longwood Avenue

Incorporated May 7, 1952

Katherine C. Hough F. L. Brown
President *Treasurer*

Total Assets \$154,915 54

Blue Hill Credit Union
1151 Blue Hill Avenue
(Dorchester District)

Incorporated January 3, 1921

M. D. Sheinkopf M. H. Finkel
President *Treasurer*

Total Assets \$5,351,661 62

BOSTON**Borisaver Credit Union**
1003 Blue Hill Avenue
(Dorchester District)

Incorporated January 24, 1927

Benjamin Raskind Harry Pearlman
President *Treasurer*

Total Assets . . . \$61,724 01

Boston American Composing Room Credit Union
Boston American
5 Winthrop Square

Incorporated February 6, 1929

L. E. Allen J. J. Dowd
President *Treasurer*

Total Assets . . . \$21,828 52

Boston & Albany Employees Credit Union
Room 223
South Station

Incorporated December 1, 1928

R. G. Henderson A. S. Plimpton
President *Treasurer*

Total Assets . . . \$2,790,829 44

Boston & Maine Railroad Employees Credit Union
150 Causeway Street

Incorporated February 26, 1915

F. J. Tague C. H. Spinney
President *Treasurer*

Total Assets . . . \$2,183,810 63

Boston Arbeiter Ring Credit Union
7 Beach Street

Incorporated January 26, 1938

Benjamin Kaplan Abraham Shapiro
President *Treasurer*

Total Assets . . . \$57,433 53

Boston Edison Employees Credit Union
3 Head Place

Incorporated December 30, 1940

H. R. Sanford J. A. Galvin
President *Treasurer*

Total Assets . . . \$1,519,166 93

Boston Firefighters Credit Union
120 Boylston Street

Incorporated November 25, 1947

E. J. Arsenault T. J. McGonagle
President *Treasurer*

Total Assets . . . \$1,066,847 95

Boston I. R. A. Employees Credit Union
Internal Revenue Agent
55 Tremont Street

Incorporated May 29, 1957

W. J. Hennessey J. J. Sullivan
President *Treasurer*

Total Assets . . . \$36,172 80

Boston Post Office Employees Credit Union
460 Federal Building

Incorporated March 10, 1924

G. A. Brady J. E. Lonergan
President *Treasurer*

Total Assets . . . \$1,611,629 50

Boston Progressive Credit Union
1079 Tremont Street
(Roxbury District)

Incorporated December 29, 1929

A. W. Bonello V. C. Bynoe
President *Treasurer*

Total Assets . . . \$738,057 23

Boston Railway Mail Employees Credit Union
Room 534
Post Office Building

Incorporated April 15, 1930

J. S. Valkevich J. E. Lane
President *Treasurer*

Total Assets . . . \$80,880 98

Boston Shell Credit Union
Shell Oil Company
441 Stuart Street

Incorporated January 30, 1942

Frederick Farley H. G. Brailard
President *Treasurer*

Total Assets . . . \$142,700 25

Boston Taxi Drivers Association Credit Union
335 Massachusetts Avenue

Incorporated July 25, 1952

Alexander Cohn E. H. Lutsky
President *Treasurer*

Total Assets . . . \$14,618 25

Boston University Employees Credit Union
725 Commonwealth Avenue

Incorporated May 7, 1952

E. J. Burt, Jr. E. F. Wilder
President *Treasurer*

Total Assets . . . \$177,218 02

Boston USCSC Employees Credit Union
First U. S. Civil Service Commission
1003 Post Office and Courthouse Building

Incorporated September 27, 1949

Harry Grossman J. F. Conway
President *Treasurer*

Total Assets . . . \$41,591 20

Bowker Employees Credit Union
313 Congress Street

Incorporated December 23, 1953

M. J. Balboni F. N. Babb
President *Treasurer*

Total Assets . . . \$11,121 89

Brighton-Allston Credit Union
185 Harvard Avenue
(Allston District)

Incorporated January 25, 1950

Max Lefkowitz Abraham Gilman
President *Treasurer*

Total Assets . . . \$19,797 21

Cabot Boston Credit Union
Godfrey L. Cabot, Incorporated
77 Franklin Street

Incorporated October 1, 1941

K. W. Brown M. C. Barstow
President *Treasurer*

Total Assets . . . \$247,619 54

Chamberlain Credit Union
301 Southampton Street

Incorporated May 23, 1934

L. P. Fahey J. W. Bradbury
President *Treasurer*

Total Assets . . . \$57,830 43

City Credit Union
99 Chambers Street

Incorporated June 18, 1936

H. H. Levine Morris Thompson
President *Treasurer*

Total Assets . . . \$62,908 49

City of Boston Employees Credit Union
37 City Hall
School Street

Incorporated November 5, 1915

A. J. O'Keefe D. A. Grant
President *Treasurer*

Total Assets . . . \$1,267,898 08

Codman Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated November 18, 1926

Joseph Short William Stiller
President *Treasurer*

Total Assets . . . \$21,910 22

Colonial Employees Credit Union
1100 Massachusetts Avenue

Incorporated January 13, 1940

George McCart Nell Braen
President *Treasurer*

Total Assets . . . \$45,975 06

Columbus Credit Union
2000 Washington Street

Incorporated April 27, 1935

Valentine Little Irving Cutler
President *Treasurer*

Total Assets . . . \$32,894 62

BOSTON**Consumers Credit Union**
66A Berkeley Street

Incorporated October 5, 1957

Edna L. Mason
*President*M. G. Scanzio
Treasurer

Total Assets . . . \$109,083 56

Corenco Employees Credit Union
Consolidated Rendering Company
178 Atlantic Avenue

Incorporated May 29, 1934

H. H. Hodges
*President*Ada D. Hitchins
Treasurer

Total Assets . . . \$7,367 06

Dorchester Credit Union
418 Adams Street
(Dorchester District)

Incorporated April 7, 1955

D. F. Sheehan, Jr.
*President*L. F. O'Donnell
Treasurer

Total Assets . . . \$22,443 13

Dorchester Browning Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated April 2, 1938

Samuel Spector
*President*Barnet Bresnick
Treasurer

Total Assets . . . \$49,100 81

Eaton Credit Union
1008 Blue Hill Avenue
(Dorchester District)

Incorporated November 23, 1926

Joseph Price
*President*B. M. Reisman
Treasurer

Total Assets . . . \$140,181 92

Emblem Credit Union
W. F. Schrafft & Sons Corporation
529 Main Street
(Charlestown District)

Incorporated December 24, 1935

W. F. Maier
*President*J. P. Holmes
Treasurer

Total Assets . . . \$95,775 90

Federal Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated November 3, 1926

Joseph Gray
*President*Solomon Pollack
Treasurer

Total Assets . . . \$108,717 81

Federation Credit Union
Rooms 212-213
157 Federal Street

Incorporated October 8, 1954

J. M. Murphy
*President*D. R. Hurley
Treasurer

Total Assets . . . \$74,826 44

Fenway Credit Union
400 Commonwealth Avenue

Incorporated February 12, 1951

D. L. Lancaster
*President*John Perrella
Treasurer

Total Assets . . . \$34,121 77

Filene Credit Union
426 Washington Street

Incorporated October 21, 1921

J. A. Drew
*President*N. L. Aronson
Treasurer

Total Assets . . . \$929,980 96

Firefundic Credit Union
Firemen's Fund Insurance Company
10 Post Office Square

Incorporated February 29, 1940

F. L. Grant
*President*E. A. Bragdon
Treasurer

Total Assets . . . \$30,835 42

Forty Associates Credit Union
1218 Blue Hill Avenue
(Mattapan District)

Incorporated November 30, 1926

Gabriel Cohen
*President*Herbert Coleman
Treasurer

Total Assets . . . \$70,267 46

The Franklin Aid Credit Union
1165 Blue Hill Avenue
 (Dorchester District)

Incorporated October 5, 1926

Norman Marcus K. H. Slypack
President *Treasurer*

Total Assets \$65,652 34

The Friendship Credit Union
1165 Blue Hill Avenue
 (Dorchester District)

Incorporated December 16, 1926

Samuel Nelson Albert Epstein
President *Treasurer*

Total Assets \$73,652 63

Geneva Credit Union
1218 Blue Hill Avenue
 (Mattapan District)

Incorporated November 6, 1926

Louis Bush J. J. Rothberg
President *Treasurer*

Total Assets \$55,494 37

Gilco Credit Union
Gilchrist Company
417 Washington Street

Incorporated July 11, 1914

Barbara C. Rimbach W. N. Smith
President *Treasurer*

Total Assets \$113,243 75

Glenway Credit Union
1165 Blue Hill Avenue
 (Dorchester District)

Incorporated March 24, 1927

Nathan Machlin S. D. Nadler
President *Treasurer*

Total Assets \$6,092 82

Glodel Credit Union
1 Reed Street

Incorporated March 17, 1955

C. F. Jennings J. J. Spack
President *Treasurer*

Total Assets \$27,228 45

Gulf Boston Credit Union
31 St. James Avenue

Incorporated August 5, 1940

A. A. Kaupinis H. R. Gullifer
President *Treasurer*

Total Assets \$85,277 41

Harbor Village Credit Union
375 Old Colony Avenue
 (South Boston District)

Incorporated April 1, 1940

W. T. Murphy Josephine E. Murphy
President *Treasurer*

Total Assets \$24,538 74

Harmony Credit Union
3 Bennington Street
 (East Boston District)

Incorporated March 17, 1927

Nathan Goldberg Harry Milgram
President *Treasurer*

Total Assets \$18,701 59

Harold Credit Union
1165 Blue Hill Avenue
 (Dorchester District)

Incorporated November 3, 1926

Abraham Olansky L. D. Kessler
President *Treasurer*

Total Assets \$223,620 10

Hazelwood Community Credit Union
125 DeForest Street
 (Roslindale District)

Incorporated August 24, 1944

J. R. Johnson C. E. Knibb
President *Treasurer*

Total Assets \$16,375 09

The Herald-Traveler Employees Credit Union
80 Mason Street

Incorporated July 22, 1926

A. E. Vytal J. J. O'Brien
President *Treasurer*

Total Assets \$167,005 10

BOSTON**Hillside Credit Union**
1694 Commonwealth Avenue
(Brighton District)

Incorporated October 25, 1926

Louis Brown
*President*M. H. Role
Treasurer

Total Assets . . . \$593,381 15

Howard Credit Union
532 Warren Street
(Roxbury District)

Incorporated October 29, 1926

Samuel Phillips
*President*Morris Tonkin
Treasurer

Total Assets . . . \$101,370 21

Howco Credit Union
A. T. Howard Company
10 Blandford Street

Incorporated February 12, 1930

Robert Brown
*President*R. H. Bilodeau
Treasurer

Total Assets . . . \$16,148 84

Humboldt Credit Union
1218 Blue Hill Avenue
(Mattapan District)

Incorporated October 28, 1926

Joseph Rosenberg
*President*Nathan Barron
Treasurer

Total Assets . . . \$140,556 84

The Industrial Credit Union
270 Boylston Street

Incorporated November 23, 1910

Mary H. Tolman
*President*J. J. Campana
Treasurer

Total Assets . . . \$698,403 09

Intervale Credit Union
21 Hartwell Street
(Roxbury District)

Incorporated November 15, 1926

Abraham Nathanson
*President*Joseph Weinberg
Treasurer

Total Assets . . . \$12,499 89

Jamaica Plain Credit Union
296 Centre Street
(Jamaica Plain District)

Incorporated October 18, 1926

Abraham Braverman
*President*G. N. Cohen
Treasurer

Total Assets . . . \$16,287 78

Klevanar Credit Union
393 Norfolk Street
(Dorchester District)

Incorporated July 17, 1951

Harry Greenberg
*President*Harold Schwartz
Treasurer

Total Assets . . . \$2,672 74

Liberal Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated November 5, 1926

Samuel Goff
*President*Philip Garber
Treasurer

Total Assets . . . \$25,138 70

Liberty Credit Union
288 Blue Hill Avenue
(Roxbury District)

Incorporated September 29, 1926

I. E. Paretsky
*President*Samuel Rachlis
Treasurer

Total Assets . . . \$229,089 50

Local 801 Credit Union
130 Newmarket Square

Incorporated March 20, 1956

J. B. Tague
*President*A. W. Arsenault
Treasurer

Total Assets . . . \$1,652 49

Lord Beaconsfield Credit Union
654 Blue Hill Avenue
(Dorchester District)

Incorporated November 12, 1913

F. M. Cooper
*President*Max Shlifer
Treasurer

Total Assets . . . \$298,665 98

Maccabee Credit Union
646 Warren Street
 (Roxbury District)

Incorporated August 23, 1949

William Schneider Aaron Chalfin
President *Treasurer*

Total Assets . . . \$41,710 30

The Mascot Credit Union
1115 Blue Hill Avenue
 (Dorchester District)

Incorporated November 18, 1926

J. I. Packer D. M. Kaiser
President *Treasurer*

Total Assets . . . \$182,449 64

Memorial Credit Union
532 Warren Street
 (Roxbury District)

Incorporated March 13, 1941

Samuel Berg Al Berg
President *Treasurer*

Total Assets . . . \$58,068 21

Mohliver Credit Union
1165 Blue Hill Avenue
 (Dorchester District)

Incorporated October 18, 1926

Benjamin Freedman Albert Levitt
President *Treasurer*

Total Assets . . . \$176,062 28

Moreland Credit Union
38 Blue Hill Avenue
 (Roxbury District)

Incorporated October 27, 1952

R. S. Mitchell Ruben Weiner
President *Treasurer*

Total Assets . . . \$52,361 45

Morgan Memorial Credit Union
85 Shawmut Avenue

Incorporated July 8, 1937

D. B. Strong R. E. Everest
President *Treasurer*

Total Assets . . . \$23,352 21

Mortons Employees Credit Union
Morton's Incorporated
89 Causeway Street

Incorporated January 21, 1949

Ervin Halpern Rae G. Kurlansky
President *Treasurer*

Total Assets . . . \$49,561 06

MTA Employees Credit Union
201 Park Square Building

Incorporated January 24, 1936

J. H. Duffey T. F. Spelman
President *Treasurer*

Total Assets . . . \$2,685,079 37

Mutual Credit Union
288 Blue Hill Avenue
 (Roxbury District)

Incorporated October 22, 1926

Philip Swartz Samuel Kasler
President *Treasurer*

Total Assets . . . \$31,472 84

Navy Building Credit Union
495 Summer Street

Incorporated January 11, 1954

W. G. Christie P. F. Schelfhaudt
President *Treasurer*

Total Assets . . . \$100,671 53

Navy Yard Employees Credit Union
Building No. 32
Boston Naval Shipyard
 (Charlestown District)

Incorporated December 28, 1939

W. R. MacKenzie S. I. Rosenthal
President *Treasurer*

Total Assets . . . \$630,796 67

New Haven Railroad Employees Credit Union
Room 233
South Station

Incorporated January 4, 1939

W. E. Christie L. S. Cashman
President *Treasurer*

Total Assets . . . \$6,918,330 60

BOSTON**Noddle Island Credit Union**
16 Central Square
(East Boston District)

Incorporated March 30, 1927

A. F. Reddy <i>President</i>	Julius Stone <i>Treasurer</i>
Total Assets	\$644,669 20

One-Twenty Credit Union
40 Green Street
(Jamaica Plain District)

Incorporated September 16, 1949

E. F. Cosgrove <i>President</i>	F. B. Seitz, Jr. <i>Treasurer</i>
Total Assets	\$68,734 91

Overland Credit Union
S. S. Pierce Company
133 Brookline Avenue

Incorporated June 4, 1940

C. F. Curran <i>President</i>	Anna N. Habelow <i>Treasurer</i>
Total Assets	\$152,862 91

Plan Credit Union
Blue Cross
38 Chauncy Street

Incorporated May 16, 1946

W. J. Macfarlane <i>President</i>	J. W. Wilson <i>Treasurer</i>
Total Assets	\$172,393 53

Pressers Union Local 12 ILGWU Credit Union
33 Harrison Avenue

Incorporated August 31, 1953

Saul Wallace <i>President</i>	Louis Weinstein <i>Treasurer</i>
Total Assets	\$62,100 52

Produce Terminal Credit Union
Room 247
Boston Market Terminal Building

Incorporated July 27, 1955

Morris Kaplan <i>President</i>	Samuel Levine <i>Treasurer</i>
Total Assets	\$60,109 24

Redberry Credit Union
2 Frost Avenue
(Dorchester District)

Incorporated December 11, 1945

D. J. Keough <i>President</i>	W. E. Paul <i>Treasurer</i>
Total Assets	\$24,507 00

Rex Credit Union
Railway Express Agency, Incorporated
710 Atlantic Avenue

Incorporated March 11, 1929

H. A. McIsaac <i>President</i>	Michael Lottero <i>Treasurer</i>
Total Assets	\$289,500 46

Roxbury Independent Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated October 5, 1926

George Merlin <i>President</i>	Barnet Ginsberg <i>Treasurer</i>
Total Assets	\$120,684 90

Roxbury Workmen's Circle Credit Union
612 Blue Hill Avenue
(Dorchester District)

Incorporated January 26, 1927

David Gulko <i>President</i>	Morris Ricklin <i>Treasurer</i>
Total Assets	\$36,721 74

Seaver Credit Union
101 Crawford Street
(Roxbury District)

Incorporated January 24, 1927

Morris Chartkoff <i>President</i>	Joseph Greenberg <i>Treasurer</i>
Total Assets	\$42,446 43

Security Employees Credit Union
Social Security Administration
120 Boylston Street

Incorporated January 3, 1940

S. P. Harman <i>President</i>	Helen A. Savage <i>Treasurer</i>
Total Assets	\$105,685 51

Social Service Credit Union
39 North Bennet Street

Incorporated August 19, 1921

E. M. Reppucci Joseph Campana
President *Treasurer*

Total Assets \$1,690,565 27

Spaulding Moss Employees Credit Union
401 Summer Street

Incorporated October 14, 1937

Anthony Caliendo A. R. Dietz
President *Treasurer*

Total Assets \$17,921 21

Square Deal Credit Union
1008 Blue Hill Avenue
 (Dorchester District)

Incorporated January 11, 1950

Samuel Diamond Isaac Temkin
President *Treasurer*

Total Assets \$49,267 11

State Employees Credit Union
115 State House

Incorporated April 4, 1941

Julius Kroeck E. W. Towne
President *Treasurer*

Total Assets \$682,925 49

Swift Boston Credit Union
98 South Market Street

Incorporated June 21, 1934

C. F. Carbee T. J. Joy
President *Treasurer*

Total Assets \$37,060 61

T & H Employees Credit Union
892 River Street
 (Hyde Park District)

Incorporated March 23, 1954

D. J. O'Rourke A. M. Brown
President *Treasurer*

Total Assets \$62,674 29

Telephone Workers' Credit Union
50 Oliver Street

Incorporated March 3, 1917

J. R. McLeish E. J. Simonian
President *Treasurer*

Total Assets \$5,777,121 31

Thriftyway Credit Union
Greater Boston Community Fund
14 Somerset Street

Incorporated March 4, 1947

W. A. Fischer Verna B. Leighton
President *Treasurer*

Total Assets \$9,681 71

T R I B Credit Union
Treasury Revenue Intelligence Boston
Room 947
55 Tremont Street

Incorporated August 10, 1953

F. X. McManama F. J. McGinn
President *Treasurer*

Total Assets \$33,755 53

Victory Credit Union
650 Dudley Street
 (Roxbury District)

Incorporated December 7, 1926

Falk Nathan Louis Becker
President *Treasurer*

Total Assets \$56,806 05

Wales Mfg. Co. Employees Credit Union
307 Centre Street
 (Jamaica Plain District)

Incorporated November 8, 1955

Maurice Pressman J. C. Lewis
President *Treasurer*

Total Assets \$24,667 33

Walter Baker Employees Credit Union
1175 Washington Street
 (Dorchester District)

Incorporated May 8, 1941

E. J. Wynne R. F. Quigley
President *Treasurer*

Total Assets \$357,291 35

BOSTON**Walworth Credit Union**
800 E. First Street
(South Boston District)

Incorporated June 4, 1921

John Borden
*President*Wilbur Fowles
Treasurer

Total Assets . . . \$83,369 92

Ward's Credit Union
63 Franklin Street

Incorporated December 24, 1935

R. F. Warner
*President*Edward Singer
Treasurer

Total Assets . . . \$52,011 09

Washington Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 15, 1926

Abraham Bikofsky
*President*Samuel Bachman
Treasurer

Total Assets . . . \$94,981 15

Welfare Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated January 12, 1927

Edward Weinstein
*President*Samuel Newman
Treasurer

Total Assets . . . \$57,759 83

The Whitson Credit Union
Whiting Milk Company
556 Rutherford Avenue
(Charlestown District)

Incorporated March 5, 1915

R. M. Cornish
*President*L. B. Gretter
Treasurer

Total Assets . . . \$271,014 70

Zaslav Volln Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 26, 1926

John Wigon
*President*Max Nimoy
Treasurer

Total Assets . . . \$49,326 72

BRIDGEWATER**Bridgewater Credit Union**
72 Main Street

Incorporated September 3, 1941

Frank Smudin
*President*R. F. King
Treasurer

Total Assets . . . \$629,536 05

BROCKTON**Barbourwelt Credit Union**
932 North Montello Street

Incorporated February 12, 1930

L. G. Gifford
*President*H. A. Motta
Treasurer

Total Assets . . . \$34,612 05

Brockton Credit Union
68 Legion Parkway

Incorporated March 27, 1917

M. F. Creeden
*President*D. S. Tarlow
Treasurer

Total Assets . . . \$1,937,012 44

Brockton Brotherhood Credit Union
391 Main Street

Incorporated April 1, 1936

T. J. Mullins
*President*Joseph Cohen
Treasurer

Total Assets . . . \$475,863 14

Brockton EMSR Credit Union
Eastern Massachusetts Street Railway
Company
1442 Main Street

Incorporated January 3, 1940

Lionel Lanoue
*President*F. E. Southworth
Treasurer

Total Assets . . . \$141,047 77

Brockton Firemen's Credit Union
42 Pleasant Street

Incorporated July 27, 1934

L. F. Lynch
*President*J. H. Lamontagne
Treasurer

Total Assets . . . \$130,520 87

Brockton Postal Employees Credit Union
43 Crescent Street

Incorporated January 5, 1923

L. G. Carriuolo
*President*L. C. Carter
Treasurer

Total Assets . . . \$114,449 83

Brockton Taunton Gas Employees Credit Union
54 Main Street

Incorporated October 13, 1926

H. A. Ball
*President*Doris Mackenzie
Treasurer

Total Assets . . . \$113,015 44

Campello Credit Union
20 Nilsson Street

Incorporated July 16, 1928

John Holmes
*President*M. W. Palmer
Treasurer

Total Assets . . . \$127,903 22

The Crescent Credit Union
25 Crescent Street

Incorporated June 18, 1919

A. B. Yaffe
*President*David Silverstein
Treasurer

Total Assets . . . \$2,436,386 03

Edico Credit Union
Edison Electric Illuminating Company of
Brockton
36 Main Street

Incorporated May 29, 1936

M. D. Stevens
*President*Leland Hayden
Treasurer

Total Assets . . . \$254,772 72

Lafayette Credit Union
183 Court Street

Incorporated June 23, 1938

J. A. Messier
*President*L. L. LaBarre
Treasurer

Total Assets . . . \$316,564 70

Producers Dairy Employees
735 Belmont Street

Incorporated October 3, 1957

R. W. Powers
*President*E. J. Naves
Treasurer

Total Assets . . . \$5,526 27

BROOKLINE**Brookline Municipal Credit Union**
238 Washington Street

Incorporated August 2, 1946

A. A. O'Shea
*President*W. H. Burke
Treasurer

Total Assets . . . \$1,421,751 00

Longwood Credit Union
387 Harvard Street

Incorporated October 6, 1950

Bernard Gardner
*President*Jacob Gopen
Treasurer

Total Assets . . . \$181,978 51

St. Aidan's Credit Union
222 Freeman Street

Incorporated March 2, 1939

F. J. Logue
*President*Mary A. Cadman
Treasurer

Total Assets . . . \$8,949 53

CAMBRIDGE**Cambridge Credit Union**
1348 Cambridge Street

Incorporated November 5, 1926

Israel Finstein
*President*L. M. Rosenberg
Treasurer

Total Assets . . . \$52,901 78

Cambridge Portuguese Credit Union
1348 Cambridge Street

Incorporated March 2, 1928

J. G. Loja
*President*Joseph Abreu
Treasurer

Total Assets . . . \$535,191 20

CAMBRIDGE**Cambridge Utilities Employees Credit Union**
671 Massachusetts Avenue

Incorporated January 26, 1933

H. W. Catharin
*President*P. A. Boisvert
Treasurer

Total Assets . . . \$197,249 26

Central Credit Union
221 Hampshire Street

Incorporated April 27, 1921

Frances Rubin
*President*Esther Melnick
Treasurer

Total Assets . . . \$26,189 17

C T C Credit Union
445 Concord Avenue

Incorporated May 29, 1952

M. A. Porter
*President*W. F. O'Connell
Treasurer

Total Assets . . . \$52,257 80

Darex Credit Union
Dewey & Almy Chemical Company
62 Whittemore Avenue

Incorporated September 10, 1937

M. J. Harrington
*President*T. F. Foster
Treasurer

Total Assets . . . \$315,004 74

Eamco Credit Union
Elliot Addressing Machine Company
143 Albany Street

Incorporated May 16, 1949

J. F. Brenn
*President*B. L. Driscoll
Treasurer

Total Assets . . . \$92,924 87

East Cambridge Credit Union
1010 Cambridge Street

Incorporated November 3, 1926

Harry Bond
*President*Abraham Granoff
Treasurer

Total Assets . . . \$18,545 31

Eastern Credit Union
General Ice Cream Corporation
183 Cambridge Street

Incorporated February 15, 1937

J. J. Morgan
*President*Else P. Rommelfanger
Treasurer

Total Assets . . . \$83,759 92

Elm Credit Union
1010 Cambridge Street

Incorporated November 5, 1926

Philip Jacobson
*President*Abraham Fooks
Treasurer

Total Assets . . . \$68,763 70

Harvard University Employees Credit Union
Grays Hall Basement

Incorporated July 14, 1947

L. C. R. Langer
*President*V. H. Tarr
Treasurer

Total Assets . . . \$1,168,627 88

Inman Credit Union
1010 Cambridge Street

Incorporated October 28, 1926

Harry Sidell
*President*E. J. Gordon
Treasurer

Total Assets . . . \$21,626 83

Lever Cambridge Employees Credit Union
164 Broadway

Incorporated January 11, 1945

J. J. Dwyer
*President*J. A. DeVincents
Treasurer

Total Assets . . . \$797,216 32

M B CO Credit Union
Macalaster Bicknell Company
243 Broadway

Incorporated October 14, 1954

J. L. Pothier
*President*F. J. Beucher
Treasurer

Total Assets . . . \$22,299 66

Simco Credit Union
Simplex Wire & Cable Company
79 Sidney Street

Incorporated July 12, 1948

E. J. McDevitt
President

A. T. Lyne
Treasurer

Total Assets \$428,518 95

Squire Employees Credit Union
165 Gore Street

Incorporated June 20, 1934

J. J. O'Brien
President

Edward Azar
Treasurer

Total Assets \$173,639 00

Western Credit Union
552 Massachusetts Avenue

Incorporated November 27, 1926

I. M. Kramer
President

J. S. Lerman
Treasurer

Total Assets \$22,210 09

Woven Hose Employees Credit Union
Boston Woven Hose & Rubber Company
29 Hampshire Street

Incorporated March 5, 1947

A. J. Ales
President

J. P. Duarte
Treasurer

Total Assets \$86,460 23

CANTON

Plymouth Rubber Credit Union
Revere Street

Incorporated May 13, 1955

J. A. Fitzpatrick
President

Edith Evans
Treasurer

Total Assets \$63,733 12

CHELSEA

American Independent Credit Union
272 Broadway

Incorporated October 19, 1926

Barnet Mack
President

Louis Gorin
Treasurer

Total Assets \$27,116 97

Atlantic Credit Union
8A Central Street

Incorporated August 1, 1939

A. M. Gillman
President

Louis Brooks
Treasurer

Total Assets \$66,266 95

Benjamin Franklin Credit Union
20 Washington Avenue

Incorporated October 13, 1926

B. G. Gilbert
President

S. J. Doctoroff
Treasurer

Total Assets \$405,879 86

Carmel Credit Union
477 Broadway

Incorporated November 27, 1926

Aaron Coburn
President

Benjamin Alpert
Treasurer

Total Assets \$1,949,695 15

Chestnut Credit Union
272 Broadway

Incorporated November 2, 1926

D. S. Miller
President

Samuel Gross
Treasurer

Total Assets \$49,181 69

Congress Credit Union
4 Washington Avenue

Incorporated November 17, 1926

J. J. Schneider
President

Israel Zamansky
Treasurer

Total Assets \$35,502 60

Continental Credit Union
65 Washington Avenue

Incorporated July 15, 1927

L. N. Levine
President

Louis Bernsteih
Treasurer

Total Assets \$90,866 10

CHELSEA**Independent Credit Union
65 Washington Avenue**

Incorporated October 18, 1926

A. N. Kaufman <i>President</i>	Murray Banks <i>Treasurer</i>
Total Assets	\$86,805 90

**Jogues Credit Union
809 Broadway**

Incorporated March 22, 1940

A. M. LeClair <i>President</i>	A. J. Arsenault <i>Treasurer</i>
Total Assets	\$75,621 33

**Judaean Credit Union
272 Broadway**

Incorporated December 13, 1926

J. J. Tutun <i>President</i>	Hyman Silverman <i>Treasurer</i>
Total Assets	\$71,869 46

**Madison Credit Union
19 Woodlawn Avenue**

Incorporated October 1, 1941

Michael DeNofrio <i>President</i>	Ralph Santosuosso <i>Treasurer</i>
Total Assets	\$55,931 74

**New Chelsea Credit Union
191 Winnisimmet Street**

Incorporated July 31, 1934

Sol Glazer <i>President</i>	George Cashman <i>Treasurer</i>
Total Assets	\$288,063 98

**Ponedeler Credit Union
65 Washington Avenue**

Incorporated October 13, 1926

Samuel Berger <i>President</i>	Samuel Stillman <i>Treasurer</i>
Total Assets	\$41,619 03

**Walnut Credit Union
417 Broadway**

Incorporated October 6, 1926

Abraham Shlager <i>President</i>	Theodore Rubinovitz <i>Treasurer</i>
Total Assets	\$70,833 80

**Winnisimmet Credit Union
272 Broadway**

Incorporated October 13, 1920

Louis Wiseman <i>President</i>	Israel Sklar <i>Treasurer</i>
Total Assets	\$245,505 11

CHICOPEE**Aldenville Credit Union
454 Grattan Street
(Chicopee Falls District)**

Incorporated August 18, 1939

R. W. Gelinas <i>President</i>	A. J. Deslauriers <i>Treasurer</i>
Total Assets	\$480,177 13

**Chicopee Teachers' Credit Union
High School
Front Street**

Incorporated June 20, 1934

F. P. Rogowski <i>President</i>	M. L. Harris <i>Treasurer</i>
Total Assets	\$12,815 19

**F. W. Sickles Employees Credit Union
165 Front Street**

Incorporated January 10, 1941

W. F. O'Connor <i>President</i>	J. B. FitzGerald, Jr. <i>Treasurer</i>
Total Assets	\$412,162 05

**Handy Employees Credit Union
H. L. Handy Company
Plainfield Street**

Incorporated June 22, 1934

M. C. O'Leary <i>President</i>	A. G. Haggerty <i>Treasurer</i>
Total Assets	\$161,011 09

Polish National Credit Union
228 Exchange Street

Incorporated July 19, 1921

S. A. Berestka
President

A. J. Golen
Treasurer

Total Assets . . . \$3,055,198 50

Spalding Employees Credit Union
A. G. Spalding & Brothers, Incorporated
Meadow Street

Incorporated September 10, 1937

J. C. Brown
President

R. N. Russell
Treasurer

Total Assets . . . \$399,984 27

Springfield Rendering Employees Credit Union
2 Plainfield Street

Incorporated July 31, 1934

C. T. Bradway
President

F. E. Safford
Treasurer

Total Assets . . . \$6,847 61

Starmsco Credit Union
J. Stevens Arms Company
86 Broadway
(Chicopee Falls District)

Incorporated August 15, 1946

J. A. Soltys
President

G. H. Fitch
Treasurer

Total Assets . . . \$382,363 97

Texco Credit Union
West Main Street
(Chicopee Falls District)

Incorporated July 20, 1956

D. L. Weiner
President

Lillian I. Martel
Treasurer

Total Assets . . . \$39,298 53

Willimansett Credit Union
753½ Chicopee Street
(Willimansett District)

Incorporated August 25, 1944

E. L. Roy
President

W. E. Begley
Treasurer

Total Assets . . . \$98,925 01

CLINTON

Colonial Press Credit Union
1 Green Street

Incorporated January 24, 1942

J. J. O'Malley
President

L. E. Hopper
Treasurer

Total Assets . . . \$445,464 98

CONCORD

G R Credit Union
General Radio Company
22 Baker Avenue
(West Concord District)

Incorporated February 1, 1930

S. H. Beck
President

G. H. Sharp
Treasurer

Total Assets . . . \$476,733 88

DANVERS

Essex Agricultural Credit Union
Essex County Agricultural School

Incorporated June 26, 1933

H. A. Mostrom
President

Hilda M. Fitzgerald
Treasurer

Total Assets . . . \$61,722 12

DEDHAM

Hersey Employees Credit Union
250 Elm Street

Incorporated June 5, 1940

L. G. Bernstone
President

L. W. Cleaves
Treasurer

Total Assets . . . \$93,393 88

Rust Craft Credit Union
Rust Craft Park

Incorporated December 20, 1940

Frances M. Williamson
President

Katharine Dunay
Treasurer

Total Assets . . . \$415,045 59

DOUGLAS

Hayward-Schuster Employees Credit Union
Main Street
(East Douglas District)

Incorporated April 30, 1942

W. A. Johnson
President

C. E. Driscoll
Treasurer

Total Assets . . . \$359,296 52

EASTHAMPTON**Hampco Credit Union**
130 Pleasant Street

Incorporated September 24, 1954

J. T. Dolat
*President*Frank Dubiel
Treasurer

Total Assets \$22,801 73

EVERETT**Carmote Employees Credit Union**
376 Third Street

Incorporated September 1, 1935

G. B. Kenrick
*President*O. C. Diver
Treasurer

Total Assets \$37,402 13

Everett Credit Union
650 Broadway

Incorporated October 29, 1926

Joseph Fisher
*President*Henry Henken
Treasurer

Total Assets \$440,928 14

Everett Fire Department Credit Union
384 Broadway

Incorporated December 18, 1933

E. F. Hoenig
*President*C. W. Neal, Jr.
Treasurer

Total Assets \$69,405 70

Everett Police Credit Union
371 Broadway

Incorporated May 28, 1936

C. H. O'Neil
*President*H. F. Fitzgerald
Treasurer

Total Assets \$47,888 35

Garden Street Credit Union
44 Garden Street

Incorporated May 11, 1953

Samuel Katcher
*President*J. E. Hall
Treasurer

Total Assets \$58,639 18

Merchemco Credit Union
Merchemco Chemical Company
Chemical Lane

Incorporated February 8, 1937

L. D. MacMillan
*President*John Mastropietro
Treasurer

Total Assets \$717,177 23

New Deal Credit Union
Eastern Gas & Fuel Association
201 Rover Street

Incorporated July 31, 1934

G. A. Battershall
*President*Mildred F. Wilson
Treasurer

Total Assets \$146,894 92

Octane Credit Union
Colonial Beacon Oil Company
30 Beacham Street

Incorporated August 30, 1933

C. J. Murphy
*President*L. E. Denning
Treasurer

Total Assets \$349,282 20

Wapico Credit Union
Warren Pipe Company
19 Robin Street

Incorporated February 8, 1937

J. T. Dunn
*President*G. W. Muise, Jr.
Treasurer

Total Assets \$54,525 95

FALL RIVER**Fall River Boys' Club Credit Union**
151 Pocasset Street

Incorporated July 12, 1934

D. J. P. Sullivan
*President*M. F. Cleaves
Treasurer

Total Assets \$43,443 96

Fall River Municipal Employees Credit Union
198-202 Bank Street

Incorporated February 6, 1930

J. F. Burke
*President*Paul Pettine
Treasurer

Total Assets \$3,929,993 98

**Fall River Postal Employees Credit Union
Post Office**

Incorporated April 26, 1928

F. R. Janson	R. R. Forcier
<i>President</i>	<i>Treasurer</i>
Total Assets	\$139,885 37

**Kavodian Credit Union
160 Bank Street**

Incorporated July 19, 1948

B. G. Macy	Samuel Kaplan
<i>President</i>	<i>Treasurer</i>
Total Assets	\$61,526 71

**St. Anne's Credit Union
286 Oliver Street**

Incorporated November 1, 1957

A. A. Dube	A. R. Vezina
<i>President</i>	<i>Treasurer</i>
Total Assets	\$2,603,450 51

FITCHBURG**Cleghorn Credit Union
7 Fairmount Place**

Incorporated October 24, 1928

Blanche E. Dumont	C. E. Dumont
<i>President</i>	<i>Treasurer</i>
Total Assets	\$1,051,144 34

**Crobank Credit Union
Crocker Burbank & Company, Association
545 Westminster Street**

Incorporated July 29, 1936

F. E. Bailey	R. W. Adams
<i>President</i>	<i>Treasurer</i>
Total Assets	\$185,775 05

**Falpaco Credit Union
Falulah Paper Company
Falulah Road**

Incorporated January 26, 1938

F. J. McCarthy	J. S. Hebbard
<i>President</i>	<i>Treasurer</i>
Total Assets	\$36,088 82

**Filestra Credit Union
Fitchburg & Leominster Street Railway
280 Main Street**

Incorporated May 17, 1948

A. R. McNeil	T. J. Kelly
<i>President</i>	<i>Treasurer</i>
Total Assets	\$7,150 14

**Fitchburg I-C Credit Union
20 Blossom Street**

Incorporated October 24, 1928

A. A. Gelinas	B. F. Dion
<i>President</i>	<i>Treasurer</i>
Total Assets	\$2,912,258 30

**Fitchburg Italian-American Credit Union
387 Water Street**

Incorporated December 10, 1953

Alfred Mittola	Jennie A. Champa
<i>President</i>	<i>Treasurer</i>
Total Assets	\$33,951 41

**Fitchburg Postal Employees Credit Union
Post Office
Wallace Avenue**

Incorporated February 9, 1928

E. J. Fouchette	E. B. Arnold
<i>President</i>	<i>Treasurer</i>
Total Assets	\$59,415 95

**Fitchco Credit Union
Fitchburg Paper Company
642 River Street**

Incorporated September 5, 1935

H. T. Macklem	P. H. King
<i>President</i>	<i>Treasurer</i>
Total Assets	\$215,563 43

**Senco Credit Union
Sentinel Printing Company
808 Main Street**

Incorporated September 10, 1929

J. F. Mahoney	E. G. Wellington
<i>President</i>	<i>Treasurer</i>
Total Assets	\$44,318 24

FITCHBURG**Simonds Employees Credit Union
Simonds Saw & Steel Company
Intervale Road**

Incorporated September 23, 1937

J. A. McNabb Margaret L. Talcott
President *Treasurer*

Total Assets \$250,944 29

**Tri-City Credit Union
339 Broad Street**

Incorporated May 25, 1942

T. I. Niemi W. C. Pierce
President *Treasurer*

Total Assets \$24,102 97

**Workers' Credit Union
48 Wallace Avenue**

Incorporated April 17, 1914

Oskari Tokoi J. G. Laakso
President *Treasurer*

Total Assets \$6,794,113 23

FRAMINGHAM**D. M. C. Credit Union
Dennison Manufacturing Company
300 Howard Street**

Incorporated January 26, 1917

D. C. Nickerson F. E. Barry
President *Treasurer*

Total Assets \$645,229 46

**Fitzgibbons Employees Credit Union
72 Irving Street**

Incorporated May 21, 1957

A. J. Lombardo Susan Noorjanian
President *Treasurer*

Total Assets \$8,379 89

**Fountain Credit Union
Angler Corporation
50 Fountain Street**

Incorporated March 3, 1930

J. J. Kenney Ethel V. Tighe
President *Treasurer*

Total Assets \$14,611 23

**Framingham UAW Credit Union
32 South Street**

Incorporated April 15, 1949

F. R. Wilson T. J. Correia
President *Treasurer*

Total Assets \$124,125 86

**Independent Hebrew Credit Union
Coolidge Street**

Incorporated December 8, 1930

M. H. Hass H. L. Shapiro
President *Treasurer*

Total Assets \$17,031 18

FRANKLIN**Thomson Credit Union
Thomson-National Press Company
Dean Street**

Incorporated April 30, 1954

Z. V. Gianetti Dora R. Ekstrom
President *Treasurer*

Total Assets \$30,999 25

GARDNER**Gardner Franco-American Credit Union
221 Parker Street**

Incorporated November 25, 1938

Edmond St. Hilaire Linus Allain
President *Treasurer*

Total Assets \$2,003,900 54

**Gardner Polish-American Credit Union
322 Pleasant Street**

Incorporated January 9, 1952

B. J. Wolanske S. E. Michniewicz
President *Treasurer*

Total Assets \$124,645 32

GLOUCESTER**40-Fathom Credit Union
51 Commercial Street**

Incorporated March 12, 1941

J. F. Witham E. A. Goodiek
President *Treasurer*

Total Assets \$43,176 63

Gloucester Credit Union
328 Main Street

Incorporated March 4, 1927

Leo Alper Hyman Stone
President *Treasurer*

Total Assets \$50,176 93

Gloucester Fire Department Credit Union
8 School Street

Incorporated November 2, 1938

G. T. Burke W. E. O'Hearn
President *Treasurer*

Total Assets \$15,477 12

Gloucester Municipal Credit Union
City Treasurer's Office
City Hall

Incorporated July 22, 1941

W. V. Trevo R. R. Bentley
President *Treasurer*

Total Assets \$27,129 60

Gloucester Teachers Association Credit Union
Gloucester High School
Leslie O. Johnson Road

Incorporated April 24, 1935

H. B. Geary Beatrice H. Christopherson
President *Treasurer*

Total Assets \$11,581 13

GREENFIELD**G. T. & D. Credit Union**
Greenfield Tap & Die Corporation
Sanderson Street

Incorporated April 5, 1930

L. W. Edes Kathryn E. Sutton
President *Treasurer*

Total Assets \$187,477 49

Treasure Credit Union
Rogers, Lunt & Bowlen
298 Federal Street

Incorporated February 13, 1930

Florence M. Wright G. K. Burgess
President *Treasurer*

Total Assets \$73,702 81

GROTON**Hovoco Credit Union**
Hollingsworth & Vose Company
Mill Street
(West Groton District)

Incorporated December 28, 1939

F. C. Harmon J. T. Robinson
President *Treasurer*

Total Assets \$50,588 26

Nashoba Credit Union
Main Street

Incorporated September 1, 1953

H. H. Sargent F. L. Powers
President *Treasurer*

Total Assets \$11,420 47

HAVERHILL**Hamel Employees Credit Union**
L. H. Hamel Leather Company
117 Essex Street

Incorporated December 5, 1934

B. C. Bickum Anna M. Moran
President *Treasurer*

Total Assets \$66,538 55

Haverhill Credit Union
139 Merrimack Street

Incorporated November 1, 1926

Louis Shapiro Israel Kolsky
President *Treasurer*

Total Assets \$29,217 12

Haverhill Fire Department Credit Union
22 Essex Street

Incorporated August 5, 1933

D. A. Langton P. S. Conway, Jr.
President *Treasurer*

Total Assets \$140,571 93

Haverhill Italian American Credit Union
20 Washington Street

Incorporated June 27, 1934

Armando Bologna A. J. Basso
President *Treasurer*

Total Assets \$1,023,447 23

HAVERHILL**Haverhill Police Department Credit Union
3 Court Street**

Incorporated August 5, 1933

R. W. Steer
*President*E. W. Cooper
Treasurer

Total Assets \$26,938 36

**Haverhill Postal Employees Credit Union
Post Office**

Incorporated January 24, 1929

G. A. Mooshian
*President*P. S. Kelly
Treasurer

Total Assets \$39,760 47

**Haverhill Teachers Credit Union
Haverhill High School
Corner Summer and Main Streets**

Incorporated April 22, 1937

D. C. Freeman
*President*E. V. Sasso
Treasurer

Total Assets \$331,822 19

**Olympia Credit Union
43 Washington Street**

Incorporated September 19, 1947

Elias Stamoulakis
*President*Harry Sovas
Treasurer

Total Assets \$51,928 79

HOLYOKE**Holyoke Credit Union
380 High Street**

Incorporated September 7, 1911

J. H. Fleury
*President*S. J. Bonvouloir
Treasurer

Total Assets \$828,564 27

**Holyoke Municipal Employees Credit Union
206 Maple Street**

Incorporated December 19, 1930

W. J. O'Brien
*President*B. F. Kennedy
Treasurer

Total Assets \$75,274 81

**Holyoke Postal Credit Union
Post Office Building
650 Dwight Street**

Incorporated January 14, 1927

L. E. LeDuc
*President*H. P. Cauley
Treasurer

Total Assets \$31,171 26

**Holyoke Teachers Credit Union
98 Suffolk Street**

Incorporated June 9, 1934

E. G. Goss
*President*H. M. Padden
Treasurer

Total Assets \$28,958 01

**Nablanko Credit Union
National Blank Book Company
Water Street**

Incorporated August 5, 1935

D. S. Aitchison
*President*Viola R. Aitken
Treasurer

Total Assets \$65,113 21

**Prentiss Wire Credit Union
Prentiss Wire Mills
439 Dwight Street**

Incorporated June 28, 1940

D. F. McCarthy
*President*D. F. Bojarski
Treasurer

Total Assets \$14,427 01

**Tecnifax Employees Credit Union
195 Appleton Street**

Incorporated May 6, 1954

T. A. Lussier
*President*N. P. Votze
Treasurer

Total Assets \$53,813 19

HUDSON**Lapointe Employees Credit Union
Lapointe Machine Tool Company
34 Tower Street**

Incorporated February 24, 1954

H. J. Daigneault
*President*E. E. Dragon
Treasurer

Total Assets \$104,007 15

LAWRENCE**Elgasco Credit Union****Lawrence Gas & Electric Company**
370 Essex Street

Incorporated November 6, 1940

H. E. Barry
*President*J. A. Callahan
Treasurer

Total Assets . . . \$123,811 96

Emastryco Credit Union**Eastern Massachusetts Street Railway**
Company
421 Merrimack Street

Incorporated February 12, 1941

J. H. Leonard
*President*A. A. Maccaron
Treasurer

Total Assets . . . \$59,649 01

Frontenac Credit Union

139 Broadway

Incorporated September 25, 1918

R. E. Langevin
*President*F. E. Dionne
Treasurer

Total Assets . . . \$261,516 44

Lawrence Credit Union
17 Lawrence Street

Incorporated January 7, 1913

L. R. Harris
*President*Max Goldstein
Treasurer

Total Assets . . . \$643,445 73

Lawrence Firefighters Credit Union
80 Lowell Street

Incorporated July 13, 1950

L. P. Smith
*President*F. C. McKernan
Treasurer

Total Assets . . . \$192,768 55

Lawrence Modern Credit Union
90 Broadway

Incorporated November 3, 1926

Max Geller
*President*Abe Bressler
Treasurer

Total Assets . . . \$68,563 11

Lawrence Postal Employees Credit Union
50 Broadway

Incorporated February 4, 1929

G. F. Russell
*President*J. A. Fortune
Treasurer

Total Assets . . . \$21,846 19

Lawrence Teachers' Credit Union
Lawrence High School

Incorporated March 30, 1934

D. F. Sullivan
*President*E. F. Glynn
Treasurer

Total Assets . . . \$96,632 06

Marconi Credit Union
180 Essex Street

Incorporated May 31, 1939

John Panebianco
*President*M. T. Stella
Treasurer

Total Assets . . . \$187,735 53

Prospect Hill Presbyterian Credit Union
96 East Haverhill Street

Incorporated May 25, 1942

H. J. Meister
*President*Catherine M. Heinze
Treasurer

Total Assets . . . \$6,722 33

United Credit Union
540 Haverhill Street

Incorporated March 16, 1927

M. D. Bier
*President*Maurice Schwartz
Treasurer

Total Assets . . . \$13,540 38

LEOMINSTER**Doyle Works Credit Union**
511 Lancaster Street

Incorporated August 8, 1932

J. M. Ridley
*President*Mariel E. Boutelle
Treasurer

Total Assets . . . \$94,722 22

LEOMINSTER**Leominster Credit Union**
Rear 40 Pleasant Street

Incorporated May 4, 1954

L. A. Carrescia J. J. Tata
President *Treasurer*

Total Assets \$23,336 70

Pyralart Employees Credit Union
289 North Main Street

Incorporated November 12, 1937

P. J. Byrne R. V. Kennedy
President *Treasurer*

Total Assets \$627,458 19

LOWELL**Bon Marche Employees Credit Union**
153 Merrimack Street

Incorporated January 24, 1940

J. B. McDermott Evelyn L. Cate
President *Treasurer*

Total Assets \$19,950 08

Highland Credit Union
174 Central Street

Incorporated November 6, 1926

Joseph Bernstein Joseph Green
President *Treasurer*

Total Assets \$96,656 02

Ideal Credit Union
174 Central Street

Incorporated November 8, 1926

Philip Broadly Louis Cantor
President *Treasurer*

Total Assets \$65,854 27

Jeanne d'Arc Credit Union
666 Merrimack Street

Incorporated February 5, 1912

H. W. Bourgeois R. J. Boisvert
President *Treasurer*

Total Assets \$4,420,330 12

Lowell Credit Union
174 Central Street

Incorporated October 2, 1926

Benjamin Sandler Harry Schulman
President *Treasurer*

Total Assets \$162,799 74

Lowell Electric Light Employees Credit Union
29 Market Street

Incorporated February 24, 1941

W. C. Bartlett Albert Santamaria
President *Treasurer*

Total Assets \$95,692 86

Lowell EMSR Credit Union
Eastern Massachusetts Street Railway Company
22 Fourth Street

Incorporated July 13, 1950

L. R. Bisson E. C. Sullivan
President *Treasurer*

Total Assets \$36,487 19

Lowell Firemen's Club Credit Union
Ladder 1
Lawrence Street

Incorporated December 8, 1936

R. F. Rourke J. G. O'Brien
President *Treasurer*

Total Assets \$81,624 56

Lowell Postal Employees Credit Union
Post Office

Incorporated February 24, 1928

T. J. Finnegan C. J. Mitchell
President *Treasurer*

Total Assets \$25,616 17

Northern Massachusetts Telephone Workers Credit Union
115 Appleton Street

Incorporated November 8, 1922

C. F. Hamilton E. F. Scullin
President *Treasurer*

Total Assets \$1,842,845 39

LUNENBURG**Clover Hill Credit Union**
Lincoln Street

Incorporated August 12, 1940

Alphonse Simard
*President*Kendall Taylor
Treasurer

Total Assets . . . \$7,330 39

LYNN**Brotherhood Credit Union**
248 Summer Street

Incorporated April 23, 1934

Barney Grob
*President*Sam Sherman
Treasurer

Total Assets . . . \$1,681,825 05

General Electric River Works Employees
Credit Union
920 Western Avenue

Incorporated February 13, 1936

J. W. Buchanan
*President*M. A. Pettee
Treasurer

Total Assets . . . \$1,972,203 35

Greek Community Credit Union
22 City Hall Square

Incorporated August 24, 1955

Louis Demakes
*President*Paul Scangas
Treasurer

Total Assets . . . \$248,521 40

Labor Circle Credit Union
182 Summer Street

Incorporated July 23, 1912

Barnet Smidt
*President*Samuel Viner
Treasurer

Total Assets . . . \$228,846 20

Lynn Credit Union
239 Summer Street

Incorporated October 29, 1926

Louis Litvack
*President*Joseph Freedman
Treasurer

Total Assets . . . \$330,246 99

Lynn Independent Workmen's Circle Credit Union
181 Summer Street

Incorporated March 7, 1927

P. A. Robinson
*President*Herman Kogan
Treasurer

Total Assets . . . \$117,253 67

Lynn Municipal Employees Credit Union
City Hall
Room 302

Incorporated July 3, 1940

G. R. Hanson
*President*L. J. Murphy
Treasurer

Total Assets . . . \$159,339 26

Lynn Police Credit Union
18 Sutton Street

Incorporated March 22, 1945

J. F. Crowley
*President*Salvatore Tuminelli
Treasurer

Total Assets . . . \$131,743 78

Lynn Postal District Employees Credit Union
Post Office Building
Willow Street

Incorporated October 2, 1926

Donato Divirgilio
*President*L. A. Kennedy
Treasurer

Total Assets . . . \$145,563 24

Lynn Teachers Credit Union
42 Franklin Street

Incorporated February 23, 1935

H. F. Shea
*President*Nathan Goodman
Treasurer

Total Assets . . . \$91,969 43

St. Jean Baptiste Parish Credit Union
527A Western Avenue

Incorporated September 29, 1910

R. H. J. Pelletier
*President*R. E. Gingras
Treasurer

Total Assets . . . \$718,196 03

LYNN**West Lynn G. E. Employees Credit Union**
42 Center Street
(West Lynn District)

Incorporated March 27, 1926

A. R. Schueler G. W. Friberg
President *Treasurer*

Total Assets . . \$1,009,142 18

MALDEN**Bell Rock Credit Union**
185 Salem Street

Incorporated May 28, 1945

J. J. London Max Baer
President *Treasurer*

Total Assets . . \$57,442 12

Cosmopolitan Credit Union
267 Bryant Street

Incorporated December 30, 1926

Morris Weiner N. J. Schneiderman
President *Treasurer*

Total Assets . . \$72,525 29

Faulkner Credit Union
380 Ferry Street

Incorporated February 8, 1927

Fanny Rosenfield Bessie Krasner
President *Treasurer*

Total Assets . . \$9,853 84

Judson Credit Union
36 Hazelwood Street

Incorporated January 26, 1927

Minnie Goodman Rose Danberg
President *Treasurer*

Total Assets . . \$4,384 11

Majestic Credit Union
473 Cross Street

Incorporated November 27, 1937

S. I. Rosenthal Samuel Rosenthal
President *Treasurer*

Total Assets . . \$33,830 29

Malden City Employees Credit Union
Central Fire Station
Salem Street

Incorporated June 1, 1943

J. J. Barthelmes W. T. Barrett, Jr.
President *Treasurer*

Total Assets . . \$51,584 73

Malden G. & E. Employees Credit Union
157 Pleasant Street

Incorporated August 7, 1929

L. J. Restuccia T. J. Hughes
President *Treasurer*

Total Assets . . \$542,949 80

Progressive Workmen's Credit Union
366 Cross Street

Incorporated September 12, 1911

J. W. Mover Philip Isenman
President *Treasurer*

Total Assets . . \$5,012,532 94

Safety Credit Union
439 Cross Street

Incorporated November 17, 1926

Samuel Adler Israel Benjamin
President *Treasurer*

Total Assets . . \$47,809 42

MANSFIELD**Mansfield Credit Union**
129 North Main Street

Incorporated July 26, 1916

C. A. Wheeler R. A. Buck
President *Treasurer*

Total Assets . . \$525,262 11

MARBLEHEAD**V. F. W. No. 2005 Credit Union**
1 Sewall Street

Incorporated June 23, 1932

W. C. Hanscom R. A. Reed
President *Treasurer*

Total Assets . . \$28,160 84

MARLBORO**St. Mary's Parish Credit Union
516 Lincoln Street**

Incorporated July 9, 1913

W. H. Wellen
*President*Irene A. Toohey
Treasurer

Total Assets . . . \$104,421 72

MAYNARD**Maynard Consumers' Credit Union
64 Main Street**

Incorporated July 12, 1948

C. M. Lerer
*President*Martha K. Weckstrom
Treasurer

Total Assets . . . \$441,628 49

MEDFORD**Medford Municipal Employees Credit
Union
City Hall
Room 101**

Incorporated June 1, 1936

H. M. Giffels
*President*E. C. Babcock
Treasurer

Total Assets . . . \$261,427 24

**Oxford Print Credit Union
4 Colby Street**

Incorporated February 12, 1930

G. W. Metzger
*President*Margaret L. Barr
Treasurer

Total Assets . . . \$7,473 28

MEDWAY**Medway Credit Union
140 Village Street**

Incorporated February 10, 1927

Charles Levine
*President*A. E. Gordon
Treasurer

Total Assets . . . \$18,643 25

MIDDLEBORO**Nemasket Credit Union
Plymouth Shoe Company
191 Center Street**

Incorporated August 17, 1937

E. F. Beckman
*President*Catherine Sawicki
Treasurer

Total Assets . . . \$46,252 45

MILFORD**Milford Credit Union
49 Pine Street**

Incorporated April 28, 1927

Jacob Wyzan
*President*William Harris
Treasurer

Total Assets . . . \$24,735 17

**Worcester Suburban Employees Credit
Union****Worcester Suburban Electric Company
181 Main Street**

Incorporated February 12, 1951

C. D. Frieswyk
*President*C. L. Grover
Treasurer

Total Assets . . . \$80,641 56

MILLBURY**High Carbon Credit Union
New England High Carbon Wire Company
50 Howe Avenue**

Incorporated March 14, 1941

F. A. Bengtson
*President*S. E. Johnson
Treasurer

Total Assets . . . \$89,784 98

**Millbury Credit Union
50 Main Street**

Incorporated June 20, 1934

P. A. Lacouture
*President*R. N. Kenary
Treasurer

Total Assets . . . \$762,699 54

**Worcester Teachers Credit Union
6 Church Street**

Incorporated March 2, 1934

Mary E. Derry
*President*Mary E. Shay
Treasurer

Total Assets . . . \$89,351 85

NEW BEDFORD**Aerovox Employees Credit Union
740 Belleville Avenue**

Incorporated July 1, 1941

T. P. Richards
*President*H. L. Mohel
Treasurer

Total Assets . . . \$232,322 97

NEW BEDFORD**Armour Fall River-New Bedford Credit Union**
99 Front Street

Incorporated April 10, 1933

H. A. Valente <i>President</i>	J. J. Lach <i>Treasurer</i>
Total Assets	\$2,935 46

Citizens Credit Union
23 Eighth Street

Incorporated November 27, 1937

Theodore Pageotte <i>President</i>	Barbara M. W. Silva <i>Treasurer</i>
Total Assets	\$221,545 83

Continental Employees Credit Union
Continental Screw Company
459 Mt. Pleasant Street

Incorporated January 5, 1938

J. R. Gordon <i>President</i>	C. H. Wardwell <i>Treasurer</i>
Total Assets	\$328,481 35

New Bedford Gas & Edison Light Company
Employees Credit Union
271 South Water Street

Incorporated May 14, 1926

E. W. Cole <i>President</i>	A. L. MacNamee <i>Treasurer</i>
Total Assets	\$250,427 97

New Bedford Municipal Employees Credit Union
868 Pleasant Street

Incorporated November 17, 1932

W. E. Cobb <i>President</i>	Stephen Lehman <i>Treasurer</i>
Total Assets	\$300,640 25

New Bedford Postal Employees Credit Union
695 Pleasant Street

Incorporated September 18, 1926

B. L. Messier <i>President</i>	J. W. Connulty <i>Treasurer</i>
Total Assets	\$30,280 87

Press Radio Credit Union
The Standard-Times
Pleasant and Market Streets

Incorporated September 16, 1939

J. P. Sorensen <i>President</i>	Manuel Homem, Jr. <i>Treasurer</i>
Total Assets	\$32,575 13

Revere Copper & Brass Employees Credit Union
24 North Front Street

Incorporated April 9, 1937

G. F. Kirk <i>President</i>	J. B. O'Rourke <i>Treasurer</i>
Total Assets	\$329,421 57

St. Anne Credit Union
43 Rodney French Boulevard

Incorporated August 3, 1911

George Bernier <i>President</i>	Ulysse Auger <i>Treasurer</i>
Total Assets	\$957,129 01

Southern Massachusetts Telephone Workers' Credit Union
390 Acushnet Avenue

Incorporated November 8, 1922

H. J. Wardick <i>President</i>	J. A. LaBrode <i>Treasurer</i>
Total Assets	\$919,759 21

U-Strayco Credit Union
Union Street Railway Company
1959 Purchase Street

Incorporated August 25, 1938

William Beauregard <i>President</i>	L. M. Walker <i>Treasurer</i>
Total Assets	\$141,305 46

NEWBURYPORT**Newburyport Credit Union**
Washington Street

Incorporated February 5, 1934

Norman Espovich <i>President</i>	H. M. Boxer <i>Treasurer</i>
Total Assets	\$19,849 39

Ruthco Credit Union
Ruth Shoe Company of Massachusetts,
Incorporated
44 Merrimac Street

Incorporated March 20, 1941

J. J. Colomycki
President

G. R. Hicken
Treasurer

Total Assets . . . \$11,897 62

Towle Employees Credit Union
Towle Manufacturing Company
260 Merrimac Street

Incorporated January 3, 1952

Joseph Wyatt
President

J. F. Swasey, Jr.
Treasurer

Total Assets . . . \$79,316 27

NEWTON

Easinco Employees Credit Union
Eastern Industries, Incorporated
15 Riverdale Avenue

Incorporated May 24, 1956

E. J. Wright
President

R. N. Gilmore
Treasurer

Total Assets . . . \$18,499 61

Newton Municipal Credit Union
City Hall
1000 Commonwealth Avenue

Incorporated May 8, 1941

Philip Purcell
President

W. H. Fitzgerald
Treasurer

Total Assets . . . \$116,383 69

Newton Teachers Credit Union
40 Elm Road

Incorporated February 19, 1937

G. A. Neilson, Jr.
President

D. B. Mitchell
Treasurer

Total Assets . . . \$13,466 73

NORTH ADAMS

Hoosac Employees Credit Union
Hoosac Mills Corporation
234 Union Street

Incorporated May 10, 1949

Clarence Cote
President

A. E. Elmer
Treasurer

Total Assets . . . \$88,619 23

North Adams Credit Union
41 Center Street

Incorporated December 29, 1934

Harry Melcher
President

Jason Kerson
Treasurer

Total Assets . . . \$12,020 64

Sprague Electric Credit Union
87 Marshall Street

Incorporated June 24, 1940

P. V. Mancuso
President

R. E. Armitage
Treasurer

Total Assets . . . \$719,032 70

NORTHBRIDGE

K B Credit Union
Kupfer Brothers Company
Riverdale Street

Incorporated May 25, 1942

William Perron
President

F. L. Eden
Treasurer

Total Assets . . . \$55,889 93

W. M. W. Credit Union
Whitin Machine Works
Main Street
(Whitinsville District)

Incorporated February 2, 1932

G. H. Ebbeling
President

H. S. Crawford
Treasurer

Total Assets . . . \$593,324 04

NORWOOD

Holliston Mills Credit Union
111 Lenox Street

Incorporated July 11, 1939

H. A. Poirier
President

Olive M. Anderson
Treasurer

Total Assets . . . \$75,843 30

Norwood School Employees Credit Union
Junior High School Building
Washington Street

Incorporated September 29, 1934

C. H. Wheeler
President

Elizabeth V. Syverson
Treasurer

Total Assets . . . \$42,775 15

NORWOOD**Plimpton Credit Union
Plimpton Press
Lenox Street**

Incorporated August 19, 1927

H. L. Ortila <i>President</i>	Arlene H. Stanton <i>Treasurer</i>
Total Assets	\$230,716 91

ORANGE**Orange Credit Union
17 East Main Street**

Incorporated May 29, 1952

David Housen <i>President</i>	Robert Plotkin <i>Treasurer</i>
Total Assets	\$320,447 49

PALMER**Elco Club Credit Union
Central Massachusetts Electric Company
465 North Main Street**

Incorporated January 2, 1951

J. J. Rucki <i>President</i>	Elizabeth A. Almeida <i>Treasurer</i>
Total Assets	\$121,058 29

**General Package Credit Union
Church Street**

Incorporated September 27, 1957

F. H. Goodnow <i>President</i>	T. R. Yule <i>Treasurer</i>
Total Assets	\$40,869 88

**Wick-Spring Employees Credit Union
Wickwire Spencer Steel Company
Boston Road**

Incorporated December 31, 1937

L. M. Ledoux <i>President</i>	Margaret E. Hickey <i>Treasurer</i>
Total Assets	\$116,792 57

PEABODY**A. C. Lawrence Employees Credit Union
19-18 Sawyer Street**

Incorporated December 20, 1934

R. F. Houghton <i>President</i>	C. E. Nygren <i>Treasurer</i>
Total Assets	\$241,102 90

**Hellenic Credit Union
12 Peabody Square**

Incorporated July 8, 1938

S. T. Callichy <i>President</i>	Charles Zolotas <i>Treasurer</i>
Total Assets	\$387,806 32

**Kirsteln Leather Employees Credit Union
75 Walnut Street**

Incorporated September 10, 1937

Walter Pecz <i>President</i>	Adolph Boraiza <i>Treasurer</i>
Total Assets	\$11,645 24

**Korn Leather Employees Credit Union
41 Hardy Street**

Incorporated February 10, 1942

Paul Bianchi <i>President</i>	Lucille L. Doleski <i>Treasurer</i>
Total Assets	\$52,665 84

**Local 21 Credit Union
10 Lowell Street**

Incorporated July 13, 1950

Arthur Cecelski <i>President</i>	Frances A. Kappotis <i>Treasurer</i>
Total Assets	\$12,366 10

**Popular Credit Union
116 Main Street**

Incorporated December 15, 1926

David Rosenfelt <i>President</i>	Saul Tanzer <i>Treasurer</i>
Total Assets	\$67,576 81

PITTSFIELD**Berkshire Credit Union
235 East Street**

Incorporated August 10, 1927

A. A. Alper <i>President</i>	Jacob Klein <i>Treasurer</i>
Total Assets	\$81,570 24

Eagle Credit Union
33 Eagle Street

Incorporated June 24, 1940

M. E. Peltier
*President*A. L. Owens
Treasurer

Total Assets \$28,376 54

Pittsfield G. E. Employees Credit Union
100 Woodlawn Avenue

Incorporated January 4, 1935

P. M. Gerlach
*President*P. C. Theilig
Treasurer

Total Assets \$1,396,219 20

Pittsfield Postal Employees Credit Union
U. S. Post Office

Incorporated February 24, 1928

T. H. Doyle
*President*A. J. Sangiovanni
Treasurer

Total Assets \$17,142 93

Pittsfield Teachers' Credit Union
High School
East Street

Incorporated May 17, 1939

T. F. Geary
*President*A. W. Harvey
Treasurer

Total Assets \$63,851 47

PLYMOUTH**Plymouth Cordage Credit Union**
Court Street

Incorporated November 13, 1928

R. S. Bailey
*President*J. A. Smith
Treasurer

Total Assets \$492,945 30

QUINCY**ILSNEC Credit Union**
Industrial Luncheon Service
275 Hancock Street

Incorporated February 15, 1931

L. B. Rosen
*President*Gilbert Rosenberg
Treasurer

Total Assets \$17,195 48

Pneumatic Credit Union
Pneumatic Scale Corporation
65 Newport Avenue
(North Quincy District)

Incorporated April 10, 1940

H. A. Paul, Jr.
*President*R. S. Knapp
Treasurer

Total Assets \$194,935 08

Presidents City Credit Union
1517 Hancock Street

Incorporated November 6, 1940

A. P. Bottiggi
*President*A. F. Monroe
Treasurer

Total Assets \$60,585 45

Quincy EMSR Credit Union
Eastern Massachusetts Street Railway
954 Hancock Street

Incorporated April 17, 1945

W. A. Palmer
*President*B. T. Dembro
Treasurer

Total Assets \$92,467 58

Quincy Municipal Credit Union
1120 Hancock Street

Incorporated August 4, 1937

J. E. Walsh
*President*T. F. Maloney
Treasurer

Total Assets \$185,462 95

Quinwey Credit Union
1 Clivenden Street

Incorporated June 6, 1950

J. J. Christopher
*President*J. W. Gunville
Treasurer

Total Assets \$141,095 65

White Credit Union
50 French Street
(North Quincy District)

Incorporated May 26, 1936

Margaret M. Keeley
*President*E. G. Hines
Treasurer

Total Assets \$110,480 49

QUINCY**Wollaston Credit Union**
622 Hancock Street
(Wollaston District)

Incorporated July 19, 1948

W. A. Anderson
*President*Milton Biller
Treasurer

Total Assets . . . \$323,897 23

REVERE**Revere Firefighters Credit Union**
400 Broadway

Incorporated April 8, 1957

R. A. Lanzo
*President*J. P. Chiaramonte
Treasurer

Total Assets . . . \$6,593 02

Sales House Credit Union
680 Winthrop Avenue

Incorporated April 30, 1927

W. T. Keating
*President*D. J. Collins
Treasurer

Total Assets . . . \$12,899 96

Shirley Credit Union
84 Shirley Avenue

Incorporated November 13, 1952

Samuel Novoselsky
*President*Sidney Dubchansky
Treasurer

Total Assets . . . \$229,579 49

ROCKLAND**Rockland Credit Union**
300 Union Street

Incorporated January 23, 1952

Abraham Lelyveld
*President*J. V. Forti
Treasurer

Total Assets . . . \$1,289,714 48

SALEM**Jewish Community Credit Union**
173 Washington Street

Incorporated June 25, 1921

D. I. Balanov
*President*Louis Bernson
Treasurer

Total Assets . . . \$67,403 28

Northshore Credit Union
205 Washington Street

Incorporated June 4, 1936

R. P. Richardson
*President*D. W. Martin
Treasurer

Total Assets . . . \$235,157 36

St. Joseph Credit Union of Salem
3 Harbor Street

Incorporated June 1, 1926

Alfred Audet
*President*J. A. Foisy
Treasurer

Total Assets . . . \$1,649,018 87

Salem Credit Union
1 Central Street

Incorporated May 16, 1913

David Berman
*President*Mandel Shoer
Treasurer

Total Assets . . . \$183,495 19

Salem Italian American Credit Union
24 Endicott Street

Incorporated December 1, 1953

R. A. Giuggio
*President*Domenico Mizzi
Treasurer

Total Assets . . . \$52,006 59

Sylvania Employees Credit Union
60 Boston Street

Incorporated February 14, 1921

F. P. Kelleher
*President*C. A. Powers
Treasurer

Total Assets . . . \$1,402,645 16

SAUGUS**Saugus Credit Union**
480 Lincoln Avenue

Incorporated January 14, 1938

T. J. Dow
*President*J. V. Spencer
Treasurer

Total Assets . . . \$386,920 06

SHARON

Sharon Credit Union
368 South Main Street

Incorporated May 9, 1956

E. Y. Krovitsky
President

Harold Levine
Treasurer

Total Assets . . . \$16,081 38

SHIRLEY

Samson Cordage Employees Credit Union
Phoenix Street

Incorporated February 6, 1947

V. H. Griffin
President

A. S. Thomas
Treasurer

Total Assets . . . \$24,136 53

SOMERSET

Somerset Community Credit Union
1156 County Street

Incorporated July 10, 1936

Philip Peneault
President

O. C. Perry, Jr.
Treasurer

Total Assets . . . \$909,677 37

SOMERVILLE

Colasso Credit Union
Columbus Association, Incorporated
9 Ward Street

Incorporated June 16, 1938

Charles Ferrante
President

Patsy Vaudo
Treasurer

Total Assets . . . \$124,386 70

Hinckley Rendering Employees Credit Union
34 Shore Drive

Incorporated June 20, 1934

Nathan Morse
President

Lawrence Marshall
Treasurer

Total Assets . . . \$14,606 55

Nedco Employees Credit Union
New England Dressed Meat & Wool
Company
174 Somerville Avenue

Incorporated June 5, 1934

L. J. Jablonski
President

M. G. Reed
Treasurer

Total Assets . . . \$48,804 80

The Porter Employees Credit Union
74 Foley Street

Incorporated July 2, 1956

W. J. McCarthy
President

Ralph Bellofatto
Treasurer

Total Assets . . . \$41,680 70

SOUTHBRIDGE

Southbridge Credit Union
277 Main Street

Incorporated March 8, 1938

V. P. Tetreault
President

Ernest Fontaine
Treasurer

Total Assets . . . \$2,078,810 62

SPRINGFIELD

American Bosch Credit Union
3664 Main Street

Incorporated July 3, 1929

J. G. Amann
President

W. G. Kavaney
Treasurer

Total Assets . . . \$917,349 57

Buxton Employees Credit Union
Buxton, Incorporated
265 Main Street
(Agawam District)

Incorporated December 9, 1949

J. P. McGrady
President

E. L. Rich
Treasurer

Total Assets . . . \$331,553 24

The Chapman Valve Credit Union
176 Pinevale Street
(Indian Orchard District)

Incorporated February 6, 1928

N. W. Stiles
President

A. A. LaRiviere
Treasurer

Total Assets . . . \$1,017,898 31

Cheney Bigelow Credit Union
417 Liberty Street

Incorporated July 3, 1929

A. W. Cowles
President

E. B. Briggs
Treasurer

Total Assets . . . \$45,708 46

SPRINGFIELD**Dairy Credit Union
General Ice Cream Corporation
134 Cass Street**

Incorporated February 13, 1939

W. K. Simes
*President*S. J. Mikuski
Treasurer

Total Assets . . . \$76,976 59

**Diamond Match Employees Credit Union
125 Paridon Street**

Incorporated November 6, 1940

R. E. Lynch
*President*Ruth E. Sweeney
Treasurer

Total Assets . . . \$110,350 73

**Embeco Credit Union
74 Park Street**

Incorporated September 17, 1954

R. L. Cobb
*President*A. J. Yodlowski
Treasurer

Total Assets . . . \$133,826 57

**John H. Breck Employees Credit Union
91 Dwight Street**

Incorporated March 4, 1947

D. H. Kirby
*President*D. W. Lally, Jr.
Treasurer

Total Assets . . . \$224,338 69

**Kelko Credit Union
P. P. Kellogg Company
21 Cypress Street**

Incorporated March 6, 1941

G. C. Burridge
*President*A. W. Astley
Treasurer

Total Assets . . . \$444,584 22

**Library Employees Credit Union
220 State Street**

Incorporated January 29, 1941

Alfreda H. Nixon
*President*Mary A. Hewitt
Treasurer

Total Assets . . . \$4,157 05

**Maccabean Pythian Credit Union
175 State Street**

Incorporated July 8, 1940

William Kimball
*President*Gerson Askinas
Treasurer

Total Assets . . . \$6,291 89

**Monarch Credit Union
Monarch Life Insurance Company
365 State Street**

Incorporated October 14, 1939

R. S. Jack
*President*D. G. Atkins
Treasurer

Total Assets . . . \$77,558 53

**Monsanto Plastics Credit Union
812 Monsanto Avenue**

Incorporated November 12, 1937

Norman Matthew
*President*G. A. Gorrod
Treasurer

Total Assets . . . \$1,729,088 52

**Powers Paper Employees Credit Union
149 Wason Avenue**

Incorporated September 27, 1955

Michael Maciolek
*President*V. A. ViVenzio
Treasurer

Total Assets . . . \$22,380 41

**Pynchon Credit Union
Springfield Fire & Marine Insurance
Company
1250 State Street**

Incorporated July 2, 1936

P. M. Dick
*President*D. F. P. Batchelder
Treasurer

Total Assets . . . \$85,520 30

**Railway Express Credit Union
31 Liberty Street**

Incorporated March 17, 1955

T. F. Albert
*President*S. T. Nelson
Treasurer

Total Assets . . . \$18,990 82

Setco Credit Union
Standard Electric Time Company
89 Logan Street

Incorporated September 25, 1945

M. M. Emirzian Pearl W. Easton
President *Treasurer*

Total Assets . . . \$156,245 19

Springfield Armory Credit Union
Federal Square

Incorporated May 17, 1940

R. F. Ledoux D. J. Walsh
President *Treasurer*

Total Assets . . . \$294,914 95

Springfield FCA Employees Credit Union
Farm Credit Administration
310 State Street

Incorporated June 12, 1934

G. J. Maynard L. E. Cruikshank
President *Treasurer*

Total Assets . . . \$85,164 79

Springfield Franco-American Credit Union
265 Taylor Street

Incorporated April 15, 1930

Aime H. Cote I. N. Methe
President *Treasurer*

Total Assets . . . \$69,195 10

Springfield, Mass. Municipal Employees
Credit Union
158 Broadway

Incorporated March 2, 1927

R. J. Patingre W. E. Hurley
President *Treasurer*

Total Assets . . . \$1,051,775 72

Springfield, Mass. Post Office Employees
Credit Union
436 Dwight Street

Incorporated April 27, 1923

W. F. Farrell T. A. Clune
President *Treasurer*

Total Assets . . . \$430,869 81

Springfield Street Railway Employees
Credit Union
2811 Main Street

Incorporated November 6, 1926

B. R. Paci J. F. Hayes
President *Treasurer*

Total Assets . . . \$206,854 00

Springfield Teachers Credit Union
High School of Commerce
415 State Street

Incorporated October 5, 1929

H. E. Drewes A. J. Serafino, Jr.
President *Treasurer*

Total Assets . . . \$293,968 78

Wemelco Credit Union
73 State Street

Incorporated August 2, 1923

L. J. Delay Mary A. Backus
President *Treasurer*

Total Assets . . . \$864,609 53

Westco Credit Union
642 Page Boulevard

Incorporated July 8, 1936

S. J. Roberts C. A. Caron
President *Treasurer*

Total Assets . . . \$1,641,067 88

Western Massachusetts Telephone Workers
Credit Union
295 Worthington Street

Incorporated July 20, 1922

J. E. H. Gamlin R. L. Wing
President *Treasurer*

Total Assets . . . \$2,076,664 48

STOUGHTON

Stoughton Credit Union
7A Pearl Street

Incorporated May 11, 1953

Louis Buffman Arthur Oliver
President *Treasurer*

Total Assets . . . \$33,084 92

SWAMPSCOTT

Leon E. Abbott Post No. 57 (3) Credit Union
89 Burrill Street

Incorporated August 27, 1931

J. P. Hines <i>President</i>	R. M. Leonard <i>Treasurer</i>
Total Assets \$17,885 12	

TAUNTON

Adams Post Credit Union
21 Hodges Avenue

Incorporated June 12, 1933

E. E. Shepard <i>President</i>	J. T. McDonald <i>Treasurer</i>
Total Assets \$68,680 44	

Taunton Postal Employees Credit Union
Post Office

Incorporated May 24, 1928

J. B. O'Donnell <i>President</i>	S. J. Skwarte <i>Treasurer</i>
Total Assets \$54,402 55	

WAKEFIELD

Amlico Credit Union
American Mutual Liability Insurance Company
Quannapowitt Parkway

Incorporated May 11, 1942

J. Q. Adams <i>President</i>	Meriel L. Stickney <i>Treasurer</i>
Total Assets \$112,656 76	

L. B. Evans Employees Credit Union
26 Water Street

Incorporated August 8, 1939

F. E. Daley <i>President</i>	A. M. Perkins <i>Treasurer</i>
Total Assets \$130,920 85	

WALPOLE

H and V Credit Union
Hollingsworth & Vose
112 Washington Street
(East Walpole District)

Incorporated August 23, 1939

P. P. Breymeier <i>President</i>	Hazel C. Whitney <i>Treasurer</i>
Total Assets \$108,616 43	

Kendall Mills Credit Union
Kendall Mills
West Street

Incorporated September 12, 1930

E. H. Peterson <i>President</i>	Fred Burkel <i>Treasurer</i>
Total Assets \$107,596 02	

Neponset Credit Union
Bird & Sons, Incorporated
Off Washington Street
(East Walpole District)

Incorporated October 5, 1915

R. F. Sager <i>President</i>	A. W. Smith <i>Treasurer</i>
Total Assets \$1,945,778 07	

Walpole Municipal Employees Credit Union
Stone Street

Incorporated November 23, 1938

Marion L. Kambour <i>President</i>	J. J. Buckley <i>Treasurer</i>
Total Assets \$46,814 43	

WALTHAM

Grover Cronin Credit Union
223 Moody Street

Incorporated August 24, 1943

P. M. Larkin <i>President</i>	Mary A. Conlon <i>Treasurer</i>
Total Assets \$157,249 59	

Middlesex Carmen's Credit Union
1620 Main Street

Incorporated November 22, 1946

F. M. McIntyre <i>President</i>	L. M. Noonan <i>Treasurer</i>
Total Assets \$153,093 12	

Raytheon Employees Credit Union
Foundry Avenue

Incorporated January 11, 1945

J. E. Traylor <i>President</i>	Dorothy J. Worcester <i>Treasurer</i>
Total Assets \$2,639,848 19	

Waltham Municipal Employees Credit Union
21 Lexington Street

Incorporated June 29, 1949

E. M. Barry
President

P. B. O'Mara
Treasurer

Total Assets \$38,985 16

Waltham Teachers Credit Union
North Junior High School
School Street

Incorporated April 28, 1936

V. E. Robinson
President

Emma V. Sacco
Treasurer

Total Assets \$7,774 04

WATERTOWN

Arsenal Employees Credit Union
Watertown Arsenal
Arsenal Street

Incorporated March 12, 1940

L. L. Dunbar
President

Armando DeCarolis
Treasurer

Total Assets \$162,618 53

Watertown Italian-American Credit Union
104 Arlington Street

Incorporated January 21, 1954

L. S. Ceddia
President

P. B. Strititi
Treasurer

Total Assets \$10,371 81

Watertown Municipal Credit Union
Administration Building
Main Street

Incorporated April 5, 1934

Frances A. Lyons
President

G. B. Wellman
Treasurer

Total Assets \$205,276 80

WEBSTER

Webster Credit Union
262 Main Street

Incorporated January 20, 1928

C. H. Szczepanski
President

J. F. Mackowiak
Treasurer

Total Assets \$1,404,370 33

WESTFIELD

Columbia Bicycle Credit Union
The Westfield Manufacturing Company
Cycle Street

Incorporated September 13, 1956

F. B. White
President

R. B. Huntoon
Treasurer

Total Assets \$58,615 08

Westfield Polish-American Credit Union
33 Elm Street

Incorporated February 7, 1946

C. F. Sadowski
President

A. R. Paleczynski
Treasurer

Total Assets \$31,709 96

WEST SPRINGFIELD

Esfex Credit Union
26 Central Street

Incorporated April 21, 1954

Peter Graham
President

H. O. Evans
Treasurer

Total Assets \$123,025 46

General Fibre Employees Credit Union
Palmer Avenue

Incorporated November 6, 1944

C. A. St. Clair
President

A. G. Lupien
Treasurer

Total Assets \$76,552 43

Gilbarco Employees Credit Union
Gilbert & Barker Manufacturing Company
Cold Spring Avenue

Incorporated May 8, 1935

R. B. Chapman
President

R. E. McCarty
Treasurer

Total Assets \$996,026 51

Perkins Gear Credit Union
Circuit Avenue

Incorporated July 2, 1936

P. N. Varelas
President

J. E. Paquin
Treasurer

Total Assets \$111,258 66

WEST SPRINGFIELD**WICO Employees Credit Union**
Wico Electric Company
Phelon Avenue

Incorporated August 3, 1940

J. C. Bruhm
*President*John Cooper
Treasurer

Total Assets . . . \$227,093 98

WESTWOOD**Westwood Credit Union**
31 Pond Plain Road

Incorporated September 29, 1949

H. J. Mitchell
*President*V. P. Moynihan
Treasurer

Total Assets . . . \$30,970 69

WEYMOUTH**Stetson Shoe Employees Credit Union**
541 Main Street
(South Weymouth District)

Incorporated February 20, 1935

W. S. McIsaac
*President*W. B. Morrison
Treasurer

Total Assets . . . \$110,090 21

Westinghouse Employees Credit Union
12 Red Jacket Road

Incorporated March 23, 1954

T. F. Galvin
*President*J. J. Walsh
Treasurer

Total Assets . . . \$41,135 23

Weymouth Town Employees Credit Union
Town Hall
75 Middle Street
(East Weymouth District)

Incorporated May 18, 1953

Harry Christensen
*President*Mary E. Moore
Treasurer

Total Assets . . . \$153,542 43

WINCHENDON**Marquette Credit Union**
94 Central Street

Incorporated September 19, 1939

R. F. Robichaud
*President*L. A. Vaine
Treasurer

Total Assets . . . \$66,698 56

WINTHROP**Beach Credit Union**
330 Shirley Street

Incorporated August 8, 1939

Nathan Goldberg
*President*Michael Skolnick
Treasurer

Total Assets . . . \$148,643 38

WOBURN**Atlantic Gelatin Credit Union**
Hill Street

Incorporated July 13, 1950

L. T. Orsillo
*President*A. A. King
Treasurer

Total Assets . . . \$287,596 59

Woburn Credit Union
4 Federal Street

Incorporated May 2, 1955

W. A. Walsh
*President*K. R. Charlton
Treasurer

Total Assets . . . \$227,258 24

WORCESTER**Barton Credit Union**
Rice, Barton & Fales
65 Tainter Street

Incorporated April 23, 1940

C. A. Trotter
*President*R. C. Long
Treasurer

Total Assets . . . \$25,406 23

C & K Employees Credit Union
93 Grand Street

Incorporated January 28, 1957

A. O. Peverett
*President*A. H. Prior
Treasurer

Total Assets . . . \$50,646 64

Central Massachusetts Telephone Workers'
Credit Union
33 Elm Street

Incorporated November 8, 1922

J. J. Moynihan
*President*R. A. Baker
Treasurer

Total Assets . . . \$772,491 99

Craftsman Credit Union
Parker Wire Goods Company, et al
149 Washington Street

Incorporated August 12, 1942

C. B. Angell <i>President</i>	H. E. Simmerer <i>Treasurer</i>
Total Assets	\$30,959 49

The Graton & Knight Employees Credit Union
356 Franklin Street

Incorporated January 5, 1925

G. H. Crozier <i>President</i>	E. L. Perry <i>Treasurer</i>
Total Assets	\$95,962 15

John Bath Employees Credit Union
10 Mann Street

Incorporated March 9, 1948

H. A. Johnson <i>President</i>	R. S. Kemp <i>Treasurer</i>
Total Assets	\$43,978 55

Jonsteel Credit Union
Johnson Steel & Wire Company,
Incorporated
53 Wiser Avenue

Incorporated May 2, 1949

J. S. Kasper <i>President</i>	R. J. Reynolds <i>Treasurer</i>
Total Assets	\$93,946 70

Lodding Employees Credit Union
73 Beacon Street

Incorporated May 31, 1956

P. N. Spiro <i>President</i>	Therese E. Adams <i>Treasurer</i>
Total Assets	\$33,884 18

Morgan Employees Credit Union
15 Belmont Street

Incorporated January 31, 1927

C. K. Oberg <i>President</i>	Esther Currie <i>Treasurer</i>
Total Assets	\$76,134 19

Moulded Plastics Credit Union
14 Hygela Street

Incorporated January 19, 1942

Janet E. Esip <i>President</i>	F. L. Graham <i>Treasurer</i>
Total Assets	\$12,121 50

Norton Credit Union
Norton Company
1 New Bond Street

Incorporated October 28, 1925

R. G. Clarke <i>President</i>	W. F. Lionett <i>Treasurer</i>
Total Assets	\$479,840 77

Rockwood Sprinkler Employees Credit Union
38 Harlow Street

Incorporated April 9, 1937

R. V. Catherwood <i>President</i>	T. R. Ashe <i>Treasurer</i>
Total Assets	\$85,594 90

South Works Credit Union
American Steel & Wire Company
774 Millbury Street

Incorporated April 5, 1935

V. R. Faucher <i>President</i>	H. R. Jensen <i>Treasurer</i>
Total Assets	\$1,359,748 61

U.S.E. — Worcester Credit Union
United States Envelope Company
Logan Division
75 Grove Street

Incorporated August 15, 1957

J. H. Rowen <i>President</i>	R. G. Medhurst <i>Treasurer</i>
Total Assets	\$48,186 06

Washburn Employees Credit Union
Washburn Company
28 Union Street

Incorporated December 3, 1941

Mary F. Stevenson <i>President</i>	Beulah B. Hocking <i>Treasurer</i>
Total Assets	\$47,328 81

WORCESTER**Worcester Fire Department Credit Union**
57 Exchange Street

Incorporated July 6, 1937

E. J. Foley
*President*Wilbert Baker
Treasurer

Total Assets \$81,772 80

Worcester Gas Light Employees Credit Union
25 Quinsigamond Avenue

Incorporated July 27, 1934

T. J. Lane
*President*J. L. Turnan
Treasurer

Total Assets \$93,608 63

Worcester Police Department Credit Union
5 Waldo Street

Incorporated November 22, 1946

J. P. Dunn
*President*J. J. McKiernan
Treasurer

Total Assets \$79,801 25

Worcester Polish Credit Union
135 Millbury Street

Incorporated January 5, 1926

T. F. Cromwick
*President*Stella A. Ciborowski
Treasurer

Total Assets \$8,741 16

Worcester Postal Credit Union
Post Office Building
595 Main Street

Incorporated December 9, 1926

J. J. Foley
*President*D. F. Kelly
Treasurer

Total Assets \$93,726 77

Worcester Public Works Credit Union
20 East Worcester Street

Incorporated May 25, 1943

C. B. Hardy
*President*Grace L. Russell
Treasurer

Total Assets \$27,219 05

Worcester Thompson Credit Union
115 Stafford Street

Incorporated July 9, 1941

John Gabrielian
*President*E. F. Dowd
Treasurer

Total Assets \$38,869 16

Worcester Wire Works Employees Credit Union
70 James Street

Incorporated January 26, 1937

Irenes K. Gustavson
*President*M. E. Anderson
Treasurer

Total Assets \$95,911 44

Worcester Workmen's Circle Credit Union
50 Water Street

Incorporated November 17, 1922

Jacob Adelson
*President*Abraham Jarger
Treasurer

Total Assets \$19,357 32

Wortel Credit Union
Telechron Incorporated
107 Main Street

Incorporated February 17, 1948

W. F. Meisen
*President*S. J. Gipps
Treasurer

Total Assets \$133,904 15

ABSTRACTS OF THE ANNUAL REPORTS
OF
CREDIT UNIONS
ARRANGED ALPHABETICALLY BY CITIES AND TOWNS,
SHOWING
PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS,
AND OTHER INFORMATION
AS OF
THE CLOSE OF BUSINESS JUNE 30, 1958

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
ACTON							
T. I. C. Employees	28,780	-	16,905	13,142	-	212	59,039
ACUSHNET							
Acushnet Process Employees	21,395	-	214,367	6,459	-	-	242,221
AMESBURY							
Amesbury Franco-American	128,301	419,297	61,779	64,050	19,194	969	693,590
ASHLAND							
Fenwal	22,018	-	148,982	4,909	-	293	176,202
Lombard Governor	4,637	-	3,010	2,349	-	1	9,997
Wateco	10,558	-	93,372	16,060	-	-	124,990
ATHOL							
Athol	669,380	2,095,626	1,000,337	140,819	-	9,985	3,916,147
ATTLEBORO							
Attleboro	97,086	1,361	6,434	5,197	-	-	110,078
Sisalkraft	61,109	28,133	106,051	8,897	-	97	204,287
AUBURN							
Worcester Rendering Employees	2,830	-	1,806	1,753	-	-	6,389
BARRE							
Barwoolco	52,324	110,967	101,998	12,689	-	178	278,156
BEVERLY							
Beverly Investment	18,820	-	28,998	9,798	-	-	57,616
Beverly Municipal	-	101,316	54,213	3,256	-	-	158,785
Rantoul	12,692	-	-	3,112	-	-	15,804
BILLERICA							
Lowell Rendering Employees	12,177	-	5	7,383	-	-	19,565
BOSTON							
Allis-Chalmers	86,952	-	50,448	9,797	-	-	147,197
Alpha	8,681	-	35,280	1,675	-	122	45,758
American Chapels	183,553	-	153,013	26,476	-	437	363,479
Armour Berkeley Street . .	17,872	-	47,331	5,606	-	170	70,979
Armour Clinton Market . .	6,383	-	67	887	-	-	7,337
Armour Leather	1,689	-	-	820	-	-	2,509
Bakers' Local No. 45 . . .	13,803	-	249	1,540	-	-	15,592
B. C. G. Employees	501,913	-	115,230	37,482	-	434	655,059
Bellevue	533	-	79	234	-	25	871
Ber Ditcherver	27,537	-	-	2,652	-	-	30,189
B L H Employees	54,085	-	89,418	11,050	-	363	154,916

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
49,815	-	4,992	4,047	185	4	240	116
214,066	-	-	28,144	11	3	678	129
529,717	82,267	9,348	56,036	16,222	4	1,400	586
163,999	-	-	12,066	137	4½	504	148
9,649	-	-	295	53	-	98	44
110,592	-	-	14,398	-	3	606	122
3,486,956	-	83,217	305,935	3,916,147	3½	5,189	1,300
97,180	495	-	12,057	346	2½	1,147	535
184,648	-	-	16,552	3,087	4⅝	315	136
5,296	-	-	1,093	-	2¼	36	18
250,391	-	-	25,362	2,403	4	410	177
30,827	7,288	-	19,460	41	5	206	44
146,248	-	-	12,470	67	3½	374	239
14,582	-	-	1,205	17	4	196	99
16,724	-	-	2,840	1	4	98	54
133,427	-	-	13,707	63	3½	611	228
44,088	-	15	1,652	3	2½	240	82
311,880	-	8,449	42,315	834	4	925	497
55,242	-	9,268	6,389	79	4¼	195	76
5,709	-	-	1,626	2	3½	64	32
1,759	-	-	750	-	2½	24	11
14,348	-	156	703	386	-	146	70
494,514	-	-	153,678	6,867	3%	1,944	1,209
176	-	-	695	-	-	27	4
25,024	-	-	5,157	8	4	99	62
144,704	-	-	9,868	344	5	334	160

LOCATION AND NAME, (Words "Credit Union", omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BOSTON (Continued)							
Blue Hill	714,299	2,757,842	1,778,968	100,553	-	-	5,351,662
Borisaver	40,802	-	18,000	2,432	-	470	61,724
Boston American Composing Room	18,829	-	1,700	1,300	-	-	21,829
Boston & Albany Employees	1,276,760	427,546	905,198	179,149	-	2,176	2,790,829
Boston & Maine Railroad Employees	623,001	150	709,667	850,993	-	-	2,183,811
Boston Arbeiter Ring	48,120	-	7,000	2,314	-	-	57,434
Boston Edison Employees	862,333	-	514,580	141,943	-	311	1,519,167
Boston Firefighters	735,005	-	280,552	51,091	-	200	1,066,848
Boston I.R.A. Employees	18,207	-	14,329	3,637	-	-	36,173
Boston Post Office Employees	998,448	124,125	390,238	91,025	-	7,794	1,611,630
Boston Progressive	181,507	382,411	93,023	47,379	30,341	3,396	738,057
Boston Railway Mail Employees	56,502	-	18,442	5,937	-	-	80,881
Boston Shell	98,043	-	41,000	3,657	-	-	142,700
Boston Taxi Drivers Association	13,562	-	-	545	-	511	14,618
Boston University Employees	114,088	-	56,718	6,412	-	-	177,218
Boston USCSC Employees	25,863	-	3,563	12,165	-	-	41,591
Bowker Employees	6,746	-	-	4,376	-	-	11,122
Brighton-Allston	17,480	-	160	2,157	-	-	19,797
Cabot Boston	76,876	49,426	109,988	11,144	-	186	247,620
Chamberlain	32,941	-	7,000	17,889	-	-	57,830
City	15,512	24,585	19,483	3,328	-	-	62,908
City of Boston Employees	1,061,414	-	122,550	83,934	-	-	1,267,898
Codman	20,981	-	-	929	-	-	21,910
Colonial Employees	19,005	-	17,122	9,848	-	-	45,975
Columbus	12,563	-	16,321	4,011	-	-	32,895
Consumers	67,693	-	18,812	22,315	-	264	109,084
Corenco Employees	5,595	-	12	1,735	-	25	7,367
Dorchester	19,830	-	2,613	-	-	-	22,443
Dorchester Browning	37,030	-	-	12,071	-	-	49,101
Eaton	54,398	57,869	18,228	9,396	-	291	140,182
Emblem	59,705	-	31,207	4,588	-	266	95,776
Federal	72,131	-	28,271	8,316	-	-	108,718
Federation	72,620	-	-	2,206	-	-	74,826
Fenway	4,517	-	14,000	15,605	-	-	34,122
Filene	194,952	148,913	544,765	40,553	-	798	929,981
Firefundic	10,219	-	8,700	1,916	-	-	20,835
Forty Associates	19,456	-	48,430	1,997	-	384	70,267
Franklin Aid, The	58,992	-	358	6,202	-	100	65,652
Friendship, The	43,012	-	16,000	14,641	-	-	73,653
Geneva	33,330	-	15,504	6,660	-	-	55,494
Gilco	33,147	-	56,335	22,520	-	1,242	113,244
Glenway	5,762	-	-	300	-	31	6,093
Glodel	23,148	-	-	4,080	-	-	27,228
Gulf Boston	47,828	733	34,571	2,010	-	135	85,277
Harbor Village	21,640	-	2,363	536	-	-	24,539
Harmony	10,532	-	5,436	2,734	-	-	18,702
Harold	204,183	-	1,905	17,532	-	-	223,620
Hazelwood Community	14,810	-	250	1,315	-	-	16,375
Herald-Traveler Employees, The	89,969	-	52,481	24,555	-	-	167,005
Hillside	293,768	53,537	233,044	12,486	-	546	593,381
Howard	47,510	-	48,114	5,746	-	-	101,370
Howco	12,348	-	2,141	1,600	-	-	16,149
Humboldt	59,223	-	77,520	3,814	-	-	140,557
Industrial, The	532,107	31,268	70,909	64,119	-	-	698,403

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
4,784,809	36,566	114,149	287,013	129,125	3¼	5,934	1,467
56,028	-	-	5,628	68	3½	140	91
18,233	-	-	3,596	-	4½	176	109
1,941,673	-	-	820,416	28,740	5	8,173	4,740
464,321	587,960	331,107	799,573	850	7½	5,260	2,133
46,373	-	-	11,037	24	4	242	129
1,130,920	255,100	-	131,744	1,403	4	3,868	1,959
895,513	-	40,482	113,697	17,156	5	1,912	1,445
29,480	-	-	6,693	-	6	120	65
1,277,128	-	-	322,528	11,974	3	6,483	3,835
609,692	14,378	28,559	59,920	25,508	3	4,491	639
60,610	-	-	20,261	10	4	643	345
128,832	-	-	13,866	2	6	342	167
12,620	-	-	1,997	1	-	159	100
166,282	-	-	10,552	384	3¼	622	344
35,043	-	2,827	3,719	2	4	211	73
9,720	-	-	1,274	128	4	65	44
16,675	-	-	3,001	121	-	131	64
227,037	-	7,575	12,997	11	3¾	288	132
51,995	-	-	5,832	3	5	257	129
55,665	-	-	5,910	1,333	3½	181	47
970,444	13,753	-	208,360	75,341	6	11,199	5,207
16,936	-	-	4,964	10	-	93	40
41,859	-	-	4,116	-	3	136	125
27,818	-	-	5,016	61	2¼	137	62
95,357	-	-	13,152	575	3	694	220
4,557	-	2,041	660	109	3½	46	18
20,819	-	22	1,430	172	-	270	154
42,064	18	4,671	2,175	173	4	143	79
112,739	-	-	21,981	5,462	-	310	189
71,990	-	-	23,727	59	5	821	404
97,726	-	-	10,977	15	4	191	103
68,497	-	-	6,106	223	4½	692	439
31,687	-	-	2,263	172	4½	145	42
253,761	547,156	4,154	117,868	7,042	3¾	2,369	934
18,931	-	-	1,904	-	5	126	60
63,077	-	-	7,181	9	3½	163	66
54,269	128	-	11,233	22	4	317	147
68,145	-	-	5,333	175	3½	192	83
47,063	-	-	8,414	17	3	211	164
16,704	45,528	38,558	11,977	477	2½	926	291
4,297	-	-	1,795	1	3	83	29
24,683	-	-	2,531	14	5	107	72
72,540	-	-	12,709	28	4	301	134
19,102	-	-	5,370	67	3	485	279
15,016	-	-	3,681	5	4½	78	41
181,383	-	-	42,119	118	5	655	459
14,829	-	-	1,461	85	4½	173	59
143,095	-	-	23,588	322	3	985	463
526,091	-	-	65,249	2,041	4	1,094	587
90,620	-	-	10,738	12	4	363	162
13,449	-	-	2,699	1	4	55	31
115,370	-	-	25,057	130	3	377	155
597,148	1,586	2,510	94,832	2,327	4¼	2,608	1,091

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BOSTON (Continued)							
Intervale	8,726	—	1,272	2,502	—	—	12,500
Jamaica Plain	15,655	—	—	633	—	—	16,288
Klevanar	1,892	—	—	781	—	—	2,673
Liberal	21,055	—	—	4,084	—	—	25,139
Liberty	71,650	65,536	79,344	12,560	—	—	229,090
Local 801	40	—	50	1,550	—	12	1,652
Lord Beaconsfield	143,447	65,104	68,261	17,506	3,425	923	298,666
Maccabee	34,164	—	3,924	3,622	—	—	41,710
Mascot, The	67,637	15,608	85,000	13,990	—	215	182,450
Memorial	38,551	—	6,000	13,517	—	—	58,068
Mohliwer	95,193	49,723	16,398	14,748	—	—	176,062
Moreland	41,984	—	3,800	6,558	—	19	52,361
Morgan Memorial	1,398	—	18,647	3,307	—	—	23,352
Mortons Employees	8,988	—	39,783	790	—	—	49,561
MTA Employees	2,026,703	—	560,903	95,580	—	1,893	2,685,079
Mutual	22,533	—	7,674	1,137	—	129	31,473
Navy Building	76,963	—	21,694	1,932	—	83	100,672
Navy Yard Employees	260,245	276,133	43,094	50,369	—	956	630,797
New Haven Railroad Employees	2,212,881	2,710,669	1,748,628	245,153	—	1,000	6,918,331
Noddle Island	164,152	335,588	122,121	15,013	—	7,795	644,669
One-Twenty	64,497	—	3,070	1,168	—	—	68,735
Overland	90,153	—	30,387	31,848	—	475	152,863
Plan	59,956	—	102,869	9,569	—	—	172,394
Pressers Union Local 12 ILGWU	54,213	—	2,936	4,864	—	88	62,101
Produce Terminal	35,429	—	12,000	12,680	—	—	60,109
Redberry	18,308	—	3,600	2,599	—	—	24,507
Rex	150,797	—	94,092	44,611	—	—	289,500
Roxbury Independent	78,636	36,599	4,693	687	—	70	120,685
Roxbury Workmen's Circle	14,577	—	18,050	4,002	—	93	36,722
Seaver	25,766	—	8,100	8,580	—	—	42,446
Security Employees	77,464	—	24,003	4,219	—	—	105,686
Social Service	194,929	735,042	676,917	83,677	—	—	1,690,565
Spaulding Moss Employees	14,046	—	2,370	1,407	—	98	17,921
Square Deal	27,628	—	17,150	4,489	—	—	49,267
State Employees	601,122	414	46,100	35,289	—	—	682,925
Swift Boston	25,244	—	6,412	5,405	—	—	37,061
T & H Employees	28,906	—	28,583	5,185	—	—	62,674
Telephone Workers'	4,101,925	—	1,358,407	315,867	—	922	5,777,121
Thriftway	3,690	—	3,000	2,995	—	—	9,685
T R I B	17,651	—	13,803	2,302	—	—	33,756
Victory	34,541	3,632	16,157	2,476	—	—	56,806
Wales Alf. Co. Employees	13,908	—	10,759	—	—	—	24,667
Walter Baker Employees	166,332	—	182,661	5,053	—	3,245	357,291
Walworth	12,805	—	64,294	6,271	—	—	83,370
Ward's	22,665	—	27,312	2,034	—	—	52,011
Washington	61,644	—	25,764	7,573	—	—	94,981
Welfare	30,652	—	20,095	7,013	—	—	57,760
Whitson, The	87,281	82,685	76,472	24,000	—	577	271,015
Zaslav Volin	32,695	—	13,000	3,632	—	—	49,327
BRIDGEWATER							
Bridgewater	223,382	262,241	97,688	20,688	24,634	903	629,536

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
10,646	-	-	1,841	13	3	70	54
12,220	-	-	4,043	25	2	107	75
2,214	-	-	459	-	-	36	12
22,026	-	-	3,096	17	4	99	66
199,674	-	-	26,383	3,033	4	619	263
1,555	-	-	96	1	-	90	2
268,565	20	-	27,825	2,256	3	1,075	546
36,435	-	-	4,993	282	4	237	166
163,501	-	-	16,646	2,303	3	487	201
50,728	-	-	7,317	23	4	262	154
148,406	-	-	20,571	7,085	4	474	199
46,961	-	-	5,384	16	4½	307	171
20,615	-	-	2,730	7	2	131	20
43,638	-	-	5,914	9	3½	123	48
2,122,751	-	-	536,390	25,938	4½	5,356	5,022
23,456	-	-	7,999	18	2½	179	127
88,489	-	4,439	7,739	5	5	486	231
573,276	-	74	48,516	8,931	3¼	3,854	1,940
6,032,886	-	-	789,536	95,909	5	11,046	6,042
570,977	9,858	-	46,708	17,126	4	1,131	659
62,459	-	-	6,266	10	5	323	130
80,935	-	-	71,898	30	3¼	513	381
126,398	27,054	-	18,592	350	5½	430	183
55,924	-	-	5,967	210	4	403	209
55,545	-	-	4,511	53	4	213	122
19,944	-	-	4,560	3	-	276	100
211,031	-	34,009	44,233	227	3½	918	549
106,304	-	-	11,849	2,032	3	340	169
31,109	-	-	5,610	3	3	143	39
33,630	-	-	8,804	12	3	108	67
93,114	-	-	11,838	734	4½	556	206
1,317,158	194,539	459	125,254	53,155	3½	3,161	675
14,940	-	-	2,817	164	1¾	219	110
40,810	-	-	8,441	16	2½	122	102
577,015	10,628	-	94,300	982	4½	2,690	1,447
30,704	-	-	6,352	5	4	233	125
55,927	-	-	6,557	190	4	258	135
4,510,250	-	-	1,072,928	193,943	3¼	14,065	7,111
8,875	-	-	807	3	3½	80	31
31,057	-	-	2,560	139	4½	200	90
47,594	-	-	9,208	4	3½	144	86
23,372	-	-	1,287	8	3	207	94
314,411	-	-	42,586	294	4	710	367
12,771	59,753	-	10,841	4	5	366	138
15,785	26,555	4,470	5,201	-	5¼	154	62
80,786	-	-	14,175	20	4	324	155
50,230	-	-	7,509	21	4	225	120
208,010	-	4,733	53,778	4,494	3½	812	376
41,687	-	-	7,616	24	4	160	85
514,237	-	50,250	53,017	12,032	3¼	1,625	862

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
BROCKTON							
Barbourwelt	14,562	-	18,356	1,694	-	-	34,612
Brockton	343,142	854,336	612,851	69,632	57,006	45	1,937,012
Brockton Brotherhood	212,703	170,277	77,477	12,674	-	2,732	475,863
Brockton EMSR	33,881	52,438	43,183	9,449	-	2,097	141,048
Brockton Firemen's	56,928	-	69,458	4,135	-	-	130,521
Brockton Postal Employees	33,618	-	78,423	2,185	-	224	114,450
Brockton Taunton Gas Employees	15,277	-	95,549	1,693	-	496	113,015
Campello	58,811	41,338	10,104	14,752	2,898	-	127,903
Crescent, The	566,162	1,168,631	499,423	175,704	26,400	66	2,436,386
Edico	70,314	63,436	98,814	22,209	-	-	254,773
Lafayette	56,336	172,027	70,783	17,419	-	-	316,565
Producers Dairy Employees	2,486	-	-	2,969	-	71	5,526
BROOKLINE							
Brookline Municipal	419,377	835,445	110,784	56,145	-	-	1,421,751
Longwood	141,783	7,269	-	32,921	-	6	181,979
St. Aidan's	6,865	-	1,916	169	-	-	8,950
CAMBRIDGE							
Cambridge	38,621	-	10,490	2,771	-	1,020	52,902
Cambridge Portuguese	40,040	337,542	137,008	20,269	-	332	535,191
Cambridge Utilities Employees	105,015	-	85,602	6,632	-	-	197,249
Central	18,059	-	2,770	5,360	-	-	26,189
C T C	24,900	2,375	22,525	2,458	-	-	52,258
Darex	219,810	-	76,643	18,552	-	-	315,005
Eameco	76,358	-	279	16,288	-	-	92,925
East Cambridge	14,419	-	142	3,769	-	215	18,545
Eastern	35,908	-	46,895	957	-	-	83,760
Elm	44,344	8,383	6,455	9,582	-	-	68,764
Harvard University Employees	442,624	400,605	293,516	31,342	-	541	1,168,628
Inman	18,305	-	169	3,153	-	-	21,627
Lever Cambridge Employees	272,159	364,728	125,359	33,257	-	1,713	797,216
M B CO	17,498	-	2,500	2,302	-	-	22,300
Simco	131,288	61,470	219,851	15,599	-	311	428,519
Squire Employees	66,949	-	99,153	7,537	-	-	173,639
Western	7,742	-	10,308	4,160	-	-	22,210
Woven Hose Employees	43,623	-	35,368	7,469	-	-	86,460
CANTON							
Plymouth Rubber	21,841	-	31,000	10,892	-	-	63,733
CHELSEA							
American Independent	18,898	-	5,030	3,189	-	-	27,117
Atlantic	47,984	-	9,956	8,171	-	156	66,267
Benjamin Franklin	352,437	5,987	44,719	2,737	-	-	405,880
Carnol	1,017,112	328,847	485,928	89,684	28,124	-	1,949,695
Chestnut	19,810	-	25,309	4,063	-	-	49,182
Congress	24,544	-	6,600	4,359	-	-	35,503
Continental	77,869	1,000	6,341	5,656	-	-	90,866
Independent	71,272	4,180	5,873	2,561	-	2,920	86,806
Jogues	33,223	-	30,724	11,674	-	-	75,621
Judaean	32,957	5,425	31,591	1,896	-	-	71,869

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
29,731	-	-	4,671	210	3	180	130
1,478,546	174,853	54,113	190,004	39,496	3 $\frac{1}{4}$	2,720	826
273,069	37,215	91,630	67,349	6,600	4	1,032	612
114,961	-	8,206	16,364	1,517	3 $\frac{1}{2}$	280	152
120,312	-	-	10,207	2	4 $\frac{3}{4}$	441	208
97,718	604	155	15,610	363	2	330	110
104,594	-	-	8,420	1	3 $\frac{1}{4}$	237	110
102,431	3,932	9,671	10,227	1,642	2 $\frac{1}{2}$	607	254
1,823,684	186,533	123,876	249,036	53,257	3 $\frac{1}{2}$	4,059	1,471
221,289	-	-	29,663	3,821	4	363	185
258,955	-	17,822	32,926	6,862	3 $\frac{1}{2}$	711	204
5,206	-	-	288	32	3	46	20
1,290,048	-	-	101,616	30,087	3 $\frac{1}{2}$	2,386	1,044
166,139	-	-	15,178	662	4 $\frac{1}{4}$	496	282
6,859	-	-	2,040	51	4	105	38
39,053	-	-	13,425	424	4	266	105
457,806	-	-	62,931	14,454	4	814	249
181,198	-	-	16,037	14	4 $\frac{1}{4}$	656	363
22,443	-	-	3,746	-	2	86	40
47,904	-	-	4,315	39	4 $\frac{1}{4}$	164	85
265,775	-	-	44,859	4,371	4	905	595
77,003	-	-	15,778	144	4	376	218
10,630	-	-	7,890	25	3	157	39
64,071	-	-	19,588	101	4 $\frac{1}{4}$	316	161
60,128	-	-	8,214	422	4	185	104
1,071,962	-	5,861	68,511	22,294	4	2,617	1,023
19,112	-	-	2,449	66	4	120	57
674,958	-	15,911	89,686	16,661	3%	949	546
19,544	-	-	2,366	390	4	71	37
392,306	-	-	34,016	2,197	4	760	448
124,390	-	24,530	24,068	651	3	519	206
15,842	-	-	6,362	6	3	46	21
77,063	-	-	9,363	34	3	391	310
60,078	-	-	3,328	327	4	347	166
22,429	-	-	4,688	-	4	123	48
60,419	-	-	5,768	80	3	270	149
311,525	-	-	94,209	146	2	1,550	1,049
1,730,905	-	36,312	170,460	12,018	4	3,535	3,013
36,707	-	-	12,467	8	2	167	76
30,238	-	-	5,265	-	4	120	62
69,615	-	-	20,221	1,030	2	298	219
57,542	-	-	29,111	153	3	398	238
69,336	-	-	6,247	38	3	393	170
59,407	-	-	12,406	56	2	157	56

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
CHELSEA (Continued)							
Madison	35,535	-	15,614	4,783	-	-	55,932
New Chelsea	249,979	27,792	9,291	620	-	382	288,064
Ponedeler	32,608	-	8,310	701	-	-	41,619
Walnut	36,554	-	26,761	7,519	-	-	70,834
Winnissinmet	131,714	63,395	9,984	40,412	-	-	245,505
CHICOPEE							
Aldenville	257,314	148,789	37,877	35,888	-	309	480,177
Chicopee Teachers'	11,789	-	1,021	5	-	-	12,815
F. W. Sickles Employees	107,073	215,436	40,517	48,917	-	219	412,162
Handy Employees	83,453	-	67,572	9,560	-	426	161,011
Polish National	90,780	2,034,121	723,312	206,986	-	-	3,055,199
Spalding Employees	112,825	136,779	110,926	39,454	-	-	399,984
Springfield Rendering Employees	5,097	-	43	1,708	-	-	6,848
Starnsco	140,137	102,020	114,598	25,593	-	16	382,364
Texco	17,575	-	19,187	2,537	-	-	39,299
Williamsett	44,446	3,258	46,877	2,490	-	1,854	98,925
CLINTON							
Colonial Press	148,465	10,216	265,493	20,993	-	298	445,465
CONCORD							
G R	87,637	212,992	143,767	31,916	-	422	476,734
DANVERS							
Essex Agricultural	27,463	-	29,910	4,349	-	-	61,722
DEDHAM							
Hersey Employees	16,104	-	66,410	10,656	-	224	93,394
Rust Craft	151,769	-	235,267	27,135	-	875	415,046
DOUGLAS							
Hayward-Schuster Employees	90,777	39,399	218,637	6,438	-	4,046	359,297
EASTHAMPTON							
Hampco	14,077	-	1,000	7,725	-	-	22,802
EVERETT							
Carmote Employees	8,677	-	20,959	7,766	-	-	37,402
Everett	184,329	207,473	18,657	24,267	-	6,202	440,928
Everett Fire Department	45,945	-	7,249	16,212	-	-	69,406
Everett Police	24,903	-	19,700	3,285	-	-	47,888
Garden Street	48,715	-	5,000	4,808	-	116	58,639
Merchemco	286,458	322,075	43,272	64,398	-	974	717,177
New Deal	74,035	-	59,039	13,685	-	136	146,895
Octane	138,960	-	201,167	9,155	-	-	349,282
Wapico	29,629	-	7,672	17,225	-	-	54,526

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
41,162	-	4,878	9,824	68	3	341	248
263,988	-	-	23,402	674	3½	944	734
34,219	-	-	7,385	15	3¼	255	126
60,733	-	-	10,061	40	3½	226	105
207,154	-	-	33,279	5,072	3¾	854	308
406,013	-	19,852	50,399	3,913	3½	1,492	635
10,305	-	-	2,509	1	3¼	128	34
368,596	-	-	32,874	10,692	3	991	337
127,907	-	11,162	21,691	251	3½	365	260
2,795,770	-	42,429	183,040	33,960	3¼	3,750	624
361,256	-	-	31,218	7,510	3¼	1,259	422
5,194	-	-	1,652	2	4	61	46
340,929	-	-	36,715	4,720	3¾	816	420
36,927	-	-	2,222	150	3¼	240	90
83,115	-	7,545	7,645	620	3	464	214
405,563	-	-	38,870	1,032	3	803	343
446,559	-	-	21,906	8,269	4½	600	230
44,439	11,091	-	6,182	10	4	384	68
89,122	-	-	3,853	419	3¼	249	111
368,808	-	-	46,198	40	4	846	355
302,375	-	7,529	48,123	1,270	3	735	285
21,280	-	-	1,222	300	4	205	102
26,715	5,005	-	5,682	-	3½	127	55
391,671	-	-	40,653	8,604	4	1,007	555
61,434	-	-	7,116	856	3½	295	124
38,900	-	-	8,988	-	4	188	77
53,806	-	-	4,797	36	4	149	74
638,260	-	-	69,807	9,110	4	900	566
114,421	-	-	32,378	96	4	698	425
301,662	-	-	47,359	261	4½	753	364
46,390	-	-	8,136	-	2½	194	142

LOCATION AND NAME (Words "Credit Union", omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
FALL RIVER							
Fall River Boys' Club . . .	31,998	-	10,599	568	-	279	43,444
Fall River Municipal Employees . . .	835,986	2,468,204	455,496	169,737	-	571	3,929,994
Fall River Postal Employees . . .	95,086	28,736	14,021	2,042	-	-	139,885
Kavodian	48,247	1,285	4,212	7,431	-	352	61,527
St. Anne's	990,848	239,865	1,250,135	33,574	87,344	1,685	2,603,451
FITCHBURG							
Cleghorn	399,540	460,026	160,167	31,411	-	-	1,051,144
Crobank	49,650	-	107,092	29,033	-	-	185,775
Falpaco	5,069	-	28,555	2,465	-	-	36,089
Filestra	4,848	-	243	2,059	-	-	7,150
Fitchburg I-C	766,282	1,693,508	342,032	109,047	-	1,389	2,912,258
Fitchburg Italian-American	32,497	-	-	1,454	-	-	33,951
Fitchburg Postal Employees	41,820	7,519	9,467	582	-	28	59,416
Fitchco	127,720	-	57,527	29,774	-	542	215,563
Senco	25,476	-	14,904	3,880	-	58	44,318
Simonds Employees . . .	50,726	-	178,385	21,833	-	-	250,944
Tri-City	21,978	-	800	1,234	-	91	24,103
Workers'	401,376	4,394,615	1,798,355	199,437	-	330	6,794,113
FRAMINGHAM							
D. M. C.	109,562	-	488,473	46,844	-	350	645,229
Fitzgibbons Employees . .	3,373	-	3,474	1,533	-	-	8,380
Fountain	1,707	-	9,184	3,720	-	-	14,611
Framingham UAW	51,972	-	69,156	2,998	-	-	124,126
Independent Hebrew . . .	13,150	-	1,025	2,856	-	-	17,031
FRANKLIN							
Thomson	12,491	-	12,474	6,034	-	-	30,999
GARDNER							
Gardner Franco-American .	544,054	1,258,722	130,021	52,279	15,000	3,825	2,003,901
Gardner Polish-American .	54,547	31,929	34,796	2,657	-	716	124,645
GLOUCESTER							
40-Fathom	17,027	-	12,301	13,795	-	54	43,177
Gloucester	43,422	-	339	6,416	-	-	50,177
Gloucester Fire Department	9,508	-	3,030	2,939	-	-	15,477
Gloucester Municipal . . .	24,816	-	1,971	343	-	-	27,130
Gloucester Teachers Association	4,524	-	5,116	1,941	-	-	11,581
GREENFIELD							
G. T. & D.	104,366	-	55,769	27,244	-	98	187,477
Treasure	27,809	-	42,375	3,425	-	94	73,703
GROTON							
Hovoco	15,393	-	34,505	690	-	-	50,588
Nashoba	6,658	-	3,144	1,618	-	-	11,420

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
36,044	-	-	7,380	20	3	401	85
3,725,952	-	-	197,407	6,635	4	5,316	1,770
124,976	-	-	13,812	1,097	4 1/4	573	280
49,501	-	-	11,665	361	4	174	86
2,347,095	-	-	250,152	6,204	3	6,063	4,549
959,963	1	33,689	45,436	12,055	4	2,464	830
166,950	-	-	18,815	10	4 1/2	974	350
23,738	4,341	-	8,010	-	4	164	47
4,425	-	-	2,724	1	3	40	30
2,573,038	10,366	8,818	271,260	48,776	4 1/4	4,567	2,161
27,416	-	-	6,534	1	4	249	113
52,101	-	-	7,288	27	4	174	98
182,770	-	-	32,692	101	5 1/2	514	266
33,345	2,584	-	8,072	317	4	119	54
228,482	-	-	22,075	387	4 1/2	821	278
10,540	10,910	-	2,649	4	4	168	53
2,504,413	3,367,717	-	808,393	113,590	4	4,500	1,962
597,345	-	-	47,859	25	3 1/2	1,669	635
8,168	-	-	211	1	4	100	24
12,109	572	-	1,923	7	3	54	11
111,562	-	-	12,536	28	4	851	265
14,421	-	-	2,604	6	4	118	46
29,536	-	-	1,462	1	3	73	45
1,799,203	-	19,890	144,213	40,595	3 1/4	3,338	1,655
115,169	-	-	9,218	258	3 1/4	441	131
34,144	-	-	8,755	278	2 1/2	131	78
35,404	1,980	-	12,778	15	5	131	82
13,574	-	-	1,902	1	5	65	46
22,198	-	-	4,932	-	3	212	117
10,010	-	-	1,569	2	2	135	27
160,284	-	-	25,936	1,257	2 1/2	821	301
56,212	4,892	6,551	5,626	422	3 1/2	123	68
43,644	-	-	6,944	-	5	220	77
10,363	-	-	947	110	3	155	49

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
HAVERHILL							
Hamel Employees	7,103	-	56,935	2,501	-	-	66,539
Haverhill	27,310	-	113	1,794	-	-	29,217
Haverhill Fire Department	36,026	60,427	35,089	9,030	-	-	140,572
Haverhill Italian American Haverhill Police Department	112,337 11,341	666,682 -	169,045 11,690	58,457 3,907	16,914 -	12 -	1,023,447 26,938
Haverhill Postal Employees	35,254	-	2,000	2,506	-	-	39,760
Haverhill Teachers	46,246	142,740	88,207	54,382	-	247	331,822
Olympia	39,756	-	2,878	9,092	-	203	51,929
HOLYOKE							
Holyoke	15,016	459,573	289,153	64,352	-	470	828,564
Holyoke Municipal Employees	63,254	-	5,132	6,889	-	-	75,275
Holyoke Postal	18,170	-	11,750	1,251	-	-	31,171
Holyoke Teachers	18,942	-	5,482	4,534	-	-	28,958
Nablanko	33,442	-	28,970	2,689	-	12	65,113
Prentiss Wire	3,013	-	9,411	2,003	-	-	14,427
Tecnifax Employees	37,824	-	11,463	4,399	-	127	53,813
HUDSON							
Lapointe Employees	52,814	-	42,375	8,527	-	291	104,007
LAWRENCE							
Elgasco	64,943	-	50,307	8,562	-	-	123,812
Emastryco	27,170	-	28,594	3,885	-	-	59,649
Frontenac	86,379	130,763	12,230	31,272	-	872	261,516
Lawrence	343,249	206,003	41,513	52,681	-	-	643,446
Lawrence Firefighters	71,508	67,161	35,789	18,091	-	220	192,769
Lawrence Modern	62,366	-	2,710	3,317	-	170	68,563
Lawrence Postal Employees	18,210	-	2,000	1,636	-	-	21,846
Lawrence Teachers'	38,623	-	54,645	3,156	-	208	96,632
Marconi	88,957	76,259	10,630	11,677	-	213	187,736
Prospect Hill Presbyterian	4,726	-	48	1,948	-	-	6,722
United	11,276	-	800	1,464	-	-	13,540
LEOMINSTER							
Doyle Works	12,608	-	65,549	16,565	-	-	94,722
Leominster	12,734	-	6,291	4,197	-	115	23,337
Pyralart Employees	230,952	147,940	176,243	71,487	-	836	627,458
LOWELL							
Bon Marche Employees	4,133	-	15,024	652	-	141	19,950
Highland	70,569	-	16,802	9,284	-	1	96,656
Ideal	61,205	-	3,416	1,039	-	194	65,854
Jeanne d'Arc	206,570	2,700,753	1,319,663	189,444	3,900	-	4,420,330
Lowell	62,705	44,150	48,190	7,357	-	398	162,800
Lowell Electric Light Employees	48,837	-	36,846	9,752	-	258	95,093
Lowell EMISR	22,942	-	11,024	2,521	-	-	36,487
Lowell Firemen's Club	42,825	-	32,895	5,905	-	-	81,625
Lowell Postal Employees	17,948	-	7,000	668	-	-	25,616
Northern Massachusetts Telephone Workers	454,594	1,095,225	166,250	126,326	-	450	1,842,845

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
58,603	-	-	7,935	1	4	195	56
23,419	-	-	5,791	7	4½	123	57
129,875	-	-	8,176	2,521	4½	413	99
912,366	-	21,799	69,925	19,357	3	1,229	402
24,126	-	-	2,787	25	3½	109	58
33,535	-	-	6,225	-	5	128	69
254,882	-	49,680	22,077	5,183	4	334	70
45,250	-	1,024	5,652	3	4	217	84
682,865	-	-	128,339	17,360	3¼	549	140
62,794	-	-	12,348	133	3	324	218
23,417	-	-	7,670	84	4	197	91
25,271	-	-	3,646	41	4	156	44
56,992	-	-	8,039	82	3¼	658	271
11,811	-	-	2,615	1	4	90	25
50,044	-	-	2,565	1,204	3¾	193	85
92,735	-	-	10,287	985	3½	298	167
25,707	62,788	-	34,789	528	3	287	192
47,633	-	-	12,016	-	3	120	75
170,460	49,515	10,844	25,856	4,841	3	976	337
479,950	13,832	4,641	142,096	2,927	4	1,971	799
180,020	-	583	9,685	2,481	4	507	152
54,938	-	-	13,602	23	4	307	97
16,160	-	-	5,682	4	5	160	83
87,832	-	-	8,799	1	3¼	266	92
158,557	-	1,527	27,022	630	3½	593	234
5,866	-	-	852	4	3	104	18
11,033	-	-	2,505	2	3	125	25
73,835	-	10,178	10,709	-	3¼	351	86
20,972	-	1,356	899	110	4	107	36
498,074	-	45,850	77,231	6,303	4	1,116	614
18,499	-	-	1,450	1	3	102	39
78,363	-	-	18,278	15	3	312	169
54,623	-	-	11,209	22	3½	310	172
3,842,645	-	-	500,030	77,655	3¼	5,462	1,072
123,443	-	-	38,348	1,009	3	348	167
80,957	-	-	14,402	334	4	296	124
29,745	-	-	6,742	-	5	102	53
73,732	-	-	7,803	90	4	319	171
20,629	-	-	4,785	202	4¼	162	93
1,559,832	-	-	217,988	65,025	3½	3,711	1,576

LOCATION AND NAME. (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
LUNENBURG							
Clover Hill	2,927	-	3,369	1,034	-	-	7,330
LYNN							
Brotherhood	784,193	622,957	223,219	45,756	-	5,700	1,681,825
General Electric River Works Employees	756,387	-	1,150,448	65,368	-	-	1,972,203
Greek Community	147,368	-	76,536	24,292	-	325	248,521
Labor Circle	58,778	43,724	120,180	5,684	-	480	228,846
Lynn	141,446	88,630	83,065	17,106	-	-	330,247
Lynn Independent Workmen's Circle	77,750	8,512	14,620	16,372	-	-	117,254
Lynn Municipal Employees	72,654	-	79,000	7,579	-	106	159,339
Lynn Police	47,020	62,437	6,000	16,287	-	-	131,744
Lynn Postal District Employees	117,083	-	27,632	848	-	-	145,563
Lynn Teachers	67,490	-	16,000	8,479	-	-	91,969
St. Jean Baptiste Parish	121,653	404,173	146,183	22,914	21,900	1,373	718,196
West Lynn G.E. Employees	607,322	-	160,205	240,989	-	626	1,009,142
MALDEN							
Bell Rock	31,148	-	22,491	3,803	-	-	57,442
Cosmopolitan	48,893	-	16,404	7,228	-	-	72,525
Faulkner	4,311	-	2,703	2,840	-	-	9,854
Judson	4,201	-	71	50	-	62	4,384
Majestic	31,357	-	1,993	475	-	5	33,830
Malden City Employees	36,204	-	-	15,381	-	-	51,585
Malden G. & E. Employees	151,304	-	359,279	32,280	-	87	542,950
Progressive Workmen's Safety	535,159 23,515	2,874,016 4,621	1,462,389 13,599	103,189 6,074	25,000 -	12,780 -	5,012,533 47,809
MANSFIELD							
Mansfield	260,947	99,425	130,150	34,740	-	-	525,262
MARBLEHEAD							
V. F. W. No. 2005	7,692	-	16,383	4,084	-	-	28,161
MARLBORO							
St. Mary's Parish	28,567	20,375	30,940	24,540	-	-	104,422
MAYNARD							
Maynard Consumers'	88,693	124,129	206,408	21,611	-	787	441,628
MEDFORD							
Medford Municipal Employees	91,303	-	142,245	27,879	-	-	261,427
Oxford Print	1,357	-	4,865	1,228	-	23	7,473
MEDWAY							
Medway	14,717	-	1,631	2,295	-	-	18,643

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
6,484	-	-	846	-	4	35	27
1,476,608	-	-	195,528	9,689	4	2,027	876
1,684,986	-	-	287,151	66	3	8,707	3,166
235,940	-	720	10,417	1,444	4¼	523	216
201,809	-	-	27,030	7	3	615	121
270,538	-	-	55,667	4,042	3½	737	274
106,729	-	-	10,513	12	3¼	536	226
149,726	-	-	9,611	2	4	492	313
114,750	-	-	16,973	21	3½	297	145
111,363	-	-	34,195	5	5	445	251
78,767	-	-	13,077	125	2	358	121
495,431	110,870	15,993	81,893	14,009	3¼	1,576	448
902,373	-	-	104,548	2,221	2½	3,585	2,203
52,129	-	-	5,205	108	4	276	174
64,080	-	-	8,445	-	4	237	138
8,540	-	-	1,314	-	2¾	50	33
3,508	-	-	875	1	-	60	35
29,544	-	-	4,243	43	3½	275	173
36,771	-	-	14,429	385	4	358	180
483,185	-	16,842	42,222	701	3¾	714	391
4,387,353	-	26,261	443,518	155,401	3¼	5,675	1,560
38,041	-	-	9,762	6	3½	255	89
474,533	-	-	45,550	5,179	3	1,843	688
22,552	-	-	5,523	86	3	282	80
44,594	37,954	12,566	8,386	922	3	770	126
399,590	-	18,794	20,704	2,540	3½	918	314
217,684	-	-	43,361	382	4½	654	462
6,484	-	-	989	-	3	33	11
16,621	-	-	2,022	-	3	120	41

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
MIDDLEBORO							
Nemasket	10,627	-	33,756	1,869	-	-	46,252
MILFORD							
Milford	11,921	-	7,615	5,199	-	-	24,735
Worcester Suburban Employees	47,127	-	27,476	6,039	-	-	80,642
MILLBURY							
High Carbon	39,455	-	47,305	3,025	-	-	89,785
Millbury	320,234	224,926	138,594	62,097	15,545	1,304	762,700
Worcester Teachers	54,713	-	32,140	2,499	-	-	89,352
NEW BEDFORD							
Aerovox Employees	102,907	-	113,975	13,527	-	1,914	232,323
Armour Fall River- New Bedford	810	-	1,000	1,125	-	-	2,935
Citizens	85,011	113,611	2,750	20,123	-	51	221,546
Continental Employees	67,686	167,489	52,640	40,666	-	-	328,481
New Bedford Gas & Edison Light Company Employees	109,235	-	117,038	23,961	-	194	250,428
New Bedford Municipal Employees	35,499	109,858	135,259	19,659	-	365	300,640
New Bedford Postal Employees	24,103	-	2,000	4,178	-	-	30,281
Press Radio	7,929	-	17,575	7,071	-	-	32,575
Revere Copper & Brass Employees	94,976	-	217,732	16,281	-	433	329,422
St. Anne	18,628	639,807	232,533	43,784	19,592	2,785	957,129
Southern Massachusetts Telephone Workers'	418,083	310,664	173,701	17,233	-	78	919,759
U-Strayco	48,166	47,915	35,430	9,794	-	-	141,305
NEWBURYPORT							
Newburyport	11,062	-	5,948	2,746	-	93	19,849
Ruthco	8,968	-	1,704	914	-	312	11,898
Towle Employees	31,209	-	37,162	10,696	-	249	79,316
NEWTON							
Easincio Employees	14,815	-	2,002	1,683	-	-	18,501
Newton Municipal	59,802	-	44,917	11,257	-	408	116,384
Newton Teachers	10,929	-	1,084	1,454	-	-	13,467
NORTH ADAMS							
Hoosac Employees	37,055	-	44,900	6,664	-	-	88,619
North Adams	8,828	-	2,061	1,132	-	-	12,021
Sprague Electric	304,753	155,762	198,000	60,518	-	-	719,033
NORTHBRIDGE							
K B	17,699	-	34,000	4,191	-	-	55,890
W. M. W.	320,854	-	194,755	77,145	-	570	593,324

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
42,580	-	-	3,617	55	3	330	113
17,654	-	-	7,079	2	2¼	67	26
68,200	-	-	12,437	5	3	270	136
77,936	-	-	11,848	1	4	244	120
693,940	-	22,627	36,467	9,666	1¾	2,052	973
80,490	-	-	8,839	23	3	567	152
210,465	-	-	21,527	331	3½	1,056	708
1,952	-	-	983	-	4	17	8
170,293	-	-	49,027	2,226	3¼	1,601	392
275,930	-	-	46,827	5,724	4	569	220
124,481	84,913	-	41,026	8	5	685	316
273,807	-	-	25,875	958	3½	1,211	247
24,875	-	-	5,361	45	4	237	110
30,288	-	-	2,283	4	3	173	69
296,948	-	-	31,345	1,129	3	596	259
625,191	168,658	-	152,474	10,806	3½	1,010	252
788,654	-	-	126,067	5,038	3½	2,378	1,075
119,393	-	-	20,210	1,702	4	247	161
13,918	-	-	5,930	1	2	144	39
6,829	-	-	5,061	8	2	208	104
72,215	-	-	7,098	3	4	298	148
17,200	-	-	1,289	10	7	86	53
103,959	-	-	12,359	66	3½	612	296
11,443	-	-	2,018	6	3	206	51
78,999	-	-	9,613	7	3	286	122
9,107	-	-	2,614	-	-	31	21
619,017	6,631	-	89,987	3,398	3¼	2,639	961
47,962	-	-	7,926	2	4¼	146	70
496,262	-	-	97,055	7	3	2,666	1,201

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
NORWOOD							
Holliston Mills	23,988	-	48,933	2,922	-	-	75,843
Norwood School Employees	27,366	-	11,395	4,014	-	-	42,775
Plimpton	61,410	-	151,825	17,482	-	-	230,717
ORANGE							
Orange	159,759	125,360	15,006	20,310	-	12	320,447
PALMER							
Elco Club	54,167	-	65,050	1,841	-	-	121,058
General Package	20,900	-	19,231	739	-	-	40,870
Wick-Spring Employees	72,016	-	26,344	18,401	-	32	116,793
PEABODY							
A. C. Lawrence Employees	140,133	-	65,740	35,045	-	185	241,103
Hellenic	83,414	219,410	43,776	40,467	-	739	387,806
Kirstein Leather Employees	4,463	-	5,260	1,922	-	-	11,645
Korn Leather Employees	44,155	-	4,031	4,480	-	-	52,666
Local 21	7,308	-	-	3,177	-	1,881	12,366
Popular	50,346	-	15,027	2,204	-	-	67,577
PITTSFIELD							
Berkshire	69,446	-	9,726	2,098	-	300	81,570
Eagle	27,430	-	-	947	-	-	28,377
Pittsfield G. E. Employees	705,141	-	466,620	219,732	-	4,726	1,396,219
Pittsfield Postal Employees	11,895	-	3,668	1,531	-	49	17,143
Pittsfield Teachers'	43,211	-	16,842	3,798	-	-	63,851
PLYMOUTH							
Plymouth Cordage	67,225	190,651	207,429	27,434	-	206	492,945
QUINCY							
ILSNEC	9,526	-	4,200	3,469	-	-	17,195
Pneumatic	101,529	-	67,619	25,787	-	-	194,935
Presidents City	29,298	-	28,719	2,492	-	76	60,585
Quincy EMSR	38,984	-	37,992	15,294	-	198	92,468
Quincy Municipal	79,502	28,242	34,993	42,726	-	-	185,463
Quinwey	112,766	-	17,143	11,187	-	-	141,096
White	24,873	-	67,620	17,987	-	-	110,480
Wollaston	220,081	66,137	11,001	26,664	-	14	323,897
REVERE							
Revere Firefighters	5,422	-	-	1,158	-	13	6,593
Sales House	9,521	-	844	2,532	-	-	12,900
Shirley	164,458	-	48,829	16,292	-	-	229,579
ROCKLAND							
Rockland	409,555	447,210	395,163	37,786	-	-	1,289,714
SALEM							
Jewish Community	25,576	-	35,707	6,120	-	-	67,403
Northshore	145,158	18,307	56,077	15,353	-	262	235,157
St. Joseph	71,857	1,048,304	434,914	54,177	39,093	674	1,649,019

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
69,266	-	-	6,575	2	3	154	80
38,684	-	-	4,091	-	2¾	140	62
213,093	-	-	17,175	449	4	600	232
296,099	-	-	22,410	1,938	4	960	470
112,838	-	-	8,220	-	4	158	88
39,198	-	-	1,534	138	4	275	94
90,951	-	8,780	16,824	238	3½	484	196
175,986	-	26,513	35,786	2,818	3½	1,217	652
356,757	-	-	20,426	10,623	3½	515	242
10,131	-	-	1,497	17	2½	93	41
46,321	-	-	6,342	3	4	183	98
7,563	-	-	827	3,976	-	325	103
56,413	1,423	-	9,685	56	3	303	103
71,095	-	-	10,125	350	3	152	104
25,388	-	-	2,988	1	3½	109	57
1,171,460	-	-	223,827	932	3	6,255	2,351
15,008	-	-	2,135	-	7	113	69
58,353	-	-	4,978	520	4	255	99
434,206	7,874	-	44,190	6,675	3¼	770	230
13,357	-	-	3,834	4	5	78	41
172,420	-	-	22,506	9	4	488	304
52,973	-	-	7,607	5	3	191	86
80,355	-	-	11,959	154	3½	166	120
174,502	-	-	8,682	2,279	4	559	278
115,296	-	-	25,594	206	4	229	156
102,597	-	-	7,849	34	4¼	370	131
286,696	-	-	35,597	1,604	4	1,310	850
6,019	-	-	532	42	4	65	37
5,997	-	-	6,894	9	3	212	63
204,335	-	6,793	18,101	350	4	610	400
888,277	256,113	-	132,756	12,568	3½	2,939	1,151
55,119	-	-	11,855	429	3	227	56
197,772	-	686	35,883	816	4	533	282
79,225	1,400,036	33,756	109,862	26,140	3¼	2,242	336

LOCATION AND NAME, (Words "Credit Union", omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
SALEM (Continued)							
Salem	68,237	-	105,784	9,474	-	-	183,495
Salem Italian American . .	22,080	-	24,410	5,517	-	-	52,007
Sylvania Employees . . .	536,939	2,996	727,235	133,558	-	1,917	1,402,645
SAUGUS							
Saugus	125,221	110,556	91,081	29,735	-	327	386,920
SHARON							
Sharon	12,930	-	1,306	1,845	-	-	16,081
SHIRLEY							
Samson Cordage Employees .	3,288	-	19,434	1,415	-	-	24,137
SOMERSET							
Somerset Community . . .	433,534	326,138	111,300	38,656	-	49	909,677
SOMERVILLE							
Colosso	113,875	-	12	10,500	-	-	124,387
Hinckley Rendering Employees	3,140	-	8,710	2,757	-	-	14,607
Nedco Employees	31,437	-	15,012	2,356	-	-	48,805
Porter Employees, The . . .	22,079	-	17,291	5,151	-	160	44,681
SOUTHBRIDGE							
Southbridge	316,893	1,227,066	416,627	118,225	-	-	2,078,811
SPRINGFIELD							
American Bosch	267,400	312,750	285,800	50,890	-	510	917,350
Buxton Employees	84,992	-	207,262	38,880	-	419	331,553
Chapman Valve, The	461,953	-	517,309	23,636	13,500	1,500	1,017,898
Cheney Bigelow	33,742	-	11,966	-	-	-	45,708
Dairy	27,230	-	45,513	4,052	-	182	76,977
Diamond Match Employees .	57,530	-	44,696	8,125	-	-	110,351
Embeco	86,546	-	45,711	1,407	-	163	133,827
John H. Breck Employees .	100,619	-	113,096	10,624	-	-	224,339
Kelko	72,608	257,290	80,354	34,036	-	296	444,584
Library Employees	1,605	-	893	1,659	-	-	4,157
Maccabean Pythian	4,539	-	547	1,206	-	-	6,292
Monarch	67,561	-	5,639	4,209	-	150	77,559
Monsanto Plastics	636,138	743,799	297,586	51,566	-	-	1,729,089
Powers Paper Employees . .	13,578	-	6,653	2,149	-	-	22,380
Pyncheon	61,296	-	19,129	5,095	-	-	85,520
Railway Express	5,045	-	11,471	2,454	-	21	18,991
Setco	53,874	-	87,252	15,119	-	-	156,245
Springfield Armory	168,915	47,564	66,750	11,388	-	298	294,915
Springfield FCA Employees .	18,932	-	59,918	6,179	-	136	85,165
Springfield Franco-American	47,454	14,792	4,890	2,059	-	-	69,195
Springfield, Mass. Municipal Employees . . .	322,187	472,169	213,067	43,881	-	472	1,051,776
Springfield, Mass. Post Office Employees . . .	105,673	89,519	222,731	12,692	-	255	430,870

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
166,380	-	-	17,111	4	3¼	439	155
43,927	-	4,021	3,740	319	4	260	116
927,658	-	319,891	147,359	7,737	2½	4,041	1,613
341,146	-	-	38,257	7,517	3	1,618	529
15,206	-	-	803	72	3¼	183	71
14,806	-	5,977	3,353	1	4	119	45
831,248	-	-	75,919	2,510	3	2,133	868
104,039	-	-	20,330	18	4	461	232
10,490	-	2,501	1,575	41	3¼	37	19
43,008	-	-	5,766	31	3½	314	169
31,296	-	11,290	1,786	309	4	151	74
1,855,098	-	90,367	107,675	25,671	3½	3,212	948
835,014	-	-	71,597	10,739	3½	1,774	714
314,941	-	-	16,586	26	4	508	217
955,443	-	11,879	48,430	2,146	4	1,834	1,040
40,506	-	-	5,201	1	2	124	67
67,848	-	-	9,046	83	3¼	139	82
100,680	-	-	8,859	812	4	332	222
109,099	-	-	22,577	2,151	3½	467	220
209,684	-	-	14,625	30	4	378	214
406,239	-	-	32,782	5,563	3¾	552	244
3,907	-	-	250	-	4	53	17
5,521	-	-	771	-	-	45	14
71,840	-	-	5,716	3	3½	303	147
1,599,168	-	-	106,889	23,032	4	2,877	1,366
18,983	-	1,499	1,709	189	4	82	53
74,720	-	-	10,798	2	5	376	189
15,366	-	2,851	642	132	2¾	87	39
145,697	-	-	10,548	-	4½	260	126
246,083	-	11,712	34,176	2,944	3	1,308	491
75,695	-	4,339	5,131	-	3⅞	101	42
51,970	-	-	16,647	578	3⅞	396	114
884,983	-	-	164,379	2,414	3½	2,753	1,201
362,891	-	-	65,747	2,232	3½	667	275

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
SPRINGFIELD							
(Continued)							
Springfield Street Railway Employees	100,035	53,539	33,583	19,510	-	187	206,854
Springfield Teachers	226,854	-	48,504	18,379	-	32	293,969
Wemelco	252,680	388,192	162,861	60,599	-	278	864,610
Westco	283,772	664,300	560,920	117,520	12,081	2,475	1,641,068
Western Massachusetts Telephone Workers	755,589	948,993	294,219	77,577	-	284	2,076,664
STOUGHTON							
Stoughton	29,138	-	2,810	350	-	787	33,085
SWAMPSCOTT							
Leon E. Abbott Post No. 57 (3)	6,248	1,000	8,350	2,278	-	9	17,885
TAUNTON							
Adams Post	7,965	34,019	25,030	1,505	-	161	68,680
Taunton Postal Employees	16,589	-	32,500	5,313	-	1	54,403
WAKEFIELD							
Amlico	46,507	-	40,775	25,375	-	-	112,657
L. B. Evans Employees	8,952	-	117,624	4,345	-	-	130,921
WALPOLE							
H and V	9,614	-	95,378	3,309	-	315	108,616
Kendall Mills	43,638	25,104	36,010	2,844	-	-	107,596
Neponset	402,550	944,192	486,298	111,608	-	1,130	1,945,778
Walpole Municipal Employees	16,632	-	22,370	7,812	-	-	46,814
WALTHAM							
Grover Cronin	59,981	-	93,304	3,965	-	-	157,250
Middlesex Carmen's	96,468	-	52,180	4,395	-	50	153,093
Raytheon Employees	1,451,758	-	1,008,240	179,475	-	375	2,639,848
Waltham Municipal Employees	31,951	-	374	6,660	-	-	38,985
Waltham Teachers	5,471	-	562	1,741	-	-	7,774
WATERTOWN							
Arsenal Employees	100,854	-	30,437	30,790	-	538	162,619
Watertown Italian-American	6,903	-	-	3,469	-	-	10,372
Watertown Municipal	69,020	49,146	71,515	15,596	-	-	205,277
WEBSTER							
Webster	193,764	942,608	239,915	24,011	-	4,072	1,404,370
WESTFIELD							
Columbia Bicycle	44,076	-	5,673	8,802	-	64	58,615
Westfield Polish-American	29,272	-	1,547	891	-	-	31,710

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
142,769	-	5,939	55,229	2,917	5	469	251
268,246	-	-	25,673	50	5	706	278
808,390	-	-	48,212	8,008	4 $\frac{1}{4}$	1,059	606
1,508,357	-	11,663	82,143	38,905	3 $\frac{1}{2}$	2,309	1,112
1,852,177	-	-	224,047	440	3 $\frac{1}{2}$	3,821	1,553
29,385	-	206	2,900	594	3	386	196
16,536	-	-	1,349	-	2	147	46
60,440	-	-	8,240	-	3 $\frac{1}{2}$	194	52
48,964	-	-	5,436	3	4	133	52
99,045	-	-	13,593	19	3 $\frac{9}{10}$	531	186
120,936	-	-	9,979	6	3	329	114
98,828	-	-	9,788	-	3 $\frac{1}{2}$	199	74
58,432	28,666	-	20,496	2	4	804	259
1,359,947	380,344	-	166,983	38,504	4	3,531	1,445
41,648	-	-	5,159	7	3 $\frac{1}{2}$	240	82
125,251	-	15,251	16,465	283	4	265	112
125,975	-	-	26,917	201	4	253	166
2,393,520	-	-	233,698	12,630	3 $\frac{1}{4}$	8,798	3,742
32,165	-	-	6,485	335	3	264	128
6,362	-	-	1,412	-	3 $\frac{1}{2}$	91	23
139,737	-	3,446	18,848	588	3 $\frac{1}{2}$	1,202	460
9,138	-	-	1,196	38	4	82	39
186,966	-	-	14,891	3,420	3 $\frac{1}{2}$	510	246
1,006,038	249,141	40,846	95,293	13,052	3 $\frac{1}{2}$	1,543	500
54,921	-	-	3,340	354	4	257	118
23,944	-	-	7,766	-	3 $\frac{1}{2}$	155	77

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
WEST SPRINGFIELD							
Essex	68,040	-	45,888	9,096	-	1	123,025
General Fibre Employees	30,755	-	34,479	11,318	-	-	76,552
Gilbarco Employees	104,964	448,064	425,667	14,488	-	2,844	996,027
Perkins Gear	49,394	-	36,316	25,549	-	-	111,259
WICO Employees	48,902	-	177,064	1,128	-	-	227,094
WESTWOOD							
Westwood	26,965	-	644	3,362	-	-	30,971
WEYMOUTH							
Stetson Shoe Employees	13,251	-	81,058	15,428	-	353	110,090
Westinghouse Employees	21,438	-	15,718	3,811	-	168	41,135
Weymouth Town Employees	93,252	-	46,576	13,396	-	318	153,542
WINCHENDON							
Marquette	48,923	-	11,313	6,262	-	201	66,699
WINTHROP							
Beach	36,960	-	100,176	11,174	-	333	148,643
WOBURN							
Atlantic Gelatin	169,555	-	101,436	16,606	-	-	287,597
Woburn	193,229	22,175	2,757	9,097	-	-	227,258
WORCESTER							
Barton	5,766	-	17,540	2,100	-	-	25,406
C & K Employees	45,893	-	950	3,744	-	60	50,647
Central Massachusetts Telephone Workers	339,770	158,968	154,325	119,429	-	-	772,492
Craftsman	16,852	-	13,142	965	-	-	30,959
Graton & Knight Employees, The	35,936	15,865	35,297	8,612	-	252	95,962
John Bath Employees	15,306	-	23,078	5,539	-	56	43,979
Jonsteel	28,163	-	50,500	15,284	-	-	93,947
Lodding Employees	16,018	-	16,650	1,216	-	-	33,884
Morgan Employees	11,373	-	55,058	9,703	-	-	76,134
Moulded Plastics	6,412	-	28	5,682	-	-	12,122
Norton	117,879	1,215	300,965	59,782	-	-	479,841
Rockwood Sprinkler Employees	23,165	-	51,502	10,815	-	113	85,595
South Works	610,819	-	636,639	111,356	-	935	1,359,749
U.S.E. - Worcester	32,498	-	5,000	10,688	-	-	48,186
Washburn Employees	6,451	-	32,411	8,467	-	-	47,329
Worcester Fire Department	74,238	-	3,074	4,461	-	-	81,773
Worcester Gas Light Employees	74,010	-	2,526	17,073	-	-	93,609
Worcester Police Department	51,450	-	6,199	22,152	-	-	79,801
Worcester Polish	7,461	-	103	1,177	-	-	8,741
Worcester Postal	86,427	-	4,817	2,483	-	-	93,727
Worcester Public Works	7,393	-	16,925	2,901	-	-	27,219
Worcester Thompson	10,487	-	25,504	2,878	-	-	38,869
Worcester Wire Works Employees	22,025	-	66,730	7,106	-	50	95,911
Worcester Workmen's Circle	6,446	-	11,773	958	-	180	19,357
Wortel	21,000	-	81,693	28,211	-	-	133,904

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Borrowers
\$	\$	\$	\$	\$			
115,799	-	-	7,190	36	3½	361	157
64,033	-	5,470	7,045	4	3½	188	97
906,820	-	-	70,782	18,425	3½	1,070	406
97,943	-	2,700	10,466	150	4	357	185
203,108	-	-	23,951	35	3½	450	176
28,351	-	-	2,620	-	5	136	64
102,048	-	-	8,038	4	3	214	67
37,529	-	-	3,357	249	4	329	203
143,311	-	-	10,163	68	5	520	264
51,881	-	-	14,737	81	3½	451	202
137,506	-	-	11,132	5	3	376	163
254,771	-	-	32,782	44	5	472	300
204,512	525	-	20,042	2,179	5	701	401
19,585	-	-	5,821	-	5	233	70
47,087	-	-	3,519	41	4	520	296
684,012	-	-	87,551	929	3½	1,613	747
23,762	-	-	7,197	6	6	143	45
80,200	-	-	15,748	14	3	320	110
38,364	-	-	4,930	685	3¾	152	67
82,273	-	-	11,610	64	3	310	113
31,847	-	-	2,034	3	4	96	38
71,658	-	-	4,475	1	5¼	515	78
10,326	-	-	1,794	2	-	127	50
371,947	-	-	92,105	15,789	4	3,542	797
61,768	17,225	-	6,600	2	5¼	401	100
633,022	505,429	-	220,958	340	3	2,811	1,235
45,304	-	-	2,754	128	-	488	164
33,246	-	10,154	3,929	-	3¼	145	52
67,905	-	-	13,524	344	4	405	203
85,999	-	-	7,506	104	3	396	243
66,407	-	-	13,388	6	4½	292	137
5,371	1,590	-	1,580	200	-	122	21
76,198	-	-	17,458	71	5	778	389
24,939	-	-	2,277	3	4	239	92
31,895	-	-	6,530	444	6	255	69
77,847	-	-	17,838	226	5	309	94
13,459	-	-	5,898	-	2	149	22
123,653	-	-	10,077	174	3½	879	271

STATEMENTS RELATING TO CREDIT UNIONS

I N D E X

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STATEMENT NO. 1

AGGREGATE STATEMENT OF CONDITION OF ALL CREDIT UNIONS

Number of Credit Unions	469 June 30, 1958	476 June 30, 1957	PERCENTAGE OF TOTALS	
			June 30, 1958	June 30, 1957
<i>Assets</i>				
Personal loans:				
Unsecured	\$ 37,505,086.02	\$ 37,435,077.97	21.83	23.87
Secured	22,335,071.27	19,371,961.89	13.00	12.35
Real estate loans:				
First mortgages	52,684,707.40	48,987,111.26	30.67	31.24
Second mortgages	52,297.41	28,431.33	.03	.02
Real estate by foreclosure	54,891.56	46,563.08	.03	.03
Bonds	16,383,186.87	14,368,095.38	9.54	9.16
Bank stocks	4,108,792.60	3,604,925.86	2.39	2.30
Shares in co-operative banks	15,049,628.55	13,917,754.29	8.76	8.88
Shares in federal savings and loan associations	3,283,054.96	2,232,471.44	1.91	1.42
Shares in Central Credit Union Fund, Inc.	703,572.73	625,176.06	.41	.40
Deposits in savings banks	7,884,543.30	6,268,937.27	4.59	4.00
Bank building	461,892.89	384,091.10	.27	.24
Furniture and fixtures	556,944.16	480,114.07	.33	.31
Due from depository banks	9,859,859.86	8,302,778.27	5.74	5.30
Cash on hand	709,726.78	617,041.37	.41	.39
Other assets	161,210.00	137,206.23	.09	.09
TOTAL ASSETS	\$171,800,466.36	\$156,807,736.87	100.00	100.00
<i>Liabilities</i>				
Shares	\$138,755,831.91	\$125,842,517.22	80.77	80.25
Deposits	9,126,752.80	8,879,369.24	5.31	5.66
Club accounts	2,240,776.38	2,275,781.45	1.30	1.45
Guaranty fund	10,738,750.35	9,644,345.63	6.25	6.15
Reserve fund	2,645,670.81	2,347,079.84	1.54	1.50
Undivided earnings	3,537,902.54	3,283,648.55	2.06	2.10
Net interim income	2,418,747.28	2,308,959.45	1.41	1.47
Notes payable	189,500.00	231,226.79	.11	.15
Other liabilities	2,146,534.29	1,994,808.70	1.25	1.27
TOTAL LIABILITIES	\$171,800,466.36	\$156,807,736.87	100.00	100.00

STATEMENT NO. 2

PROFIT AND LOSS ACCOUNT, YEAR ENDING OCTOBER 31, 1957

DEBITS	CREDITS
To guaranty fund	Interest
Expense	Fines
Interest paid on deposits	Loan fees
Furniture and fixtures	Cash over
Cash short	Profit on sale of investments
Loss on sale of investments	From reserve fund
To reserve fund	From undivided earnings
Dividends on shares	Miscellaneous
To undivided earnings	
Miscellaneous	
\$9,414,870.27	\$9,414,870.27

STATEMENT NO. 3
STATISTICS RELATIVE TO MEMBERSHIP

	Year Ending June 30, 1958	Year Ending June 30, 1957
Number of members	402,011	395,111
Number of borrowers	179,492	175,984

STATEMENT NO. 4
DIVIDENDS ON SHARES
NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1958	1957	1956	1955	1954	1953	1952
*	—	24	32	33	41	41	34
1½	—	1	3	3	2	4	4
*	2	1	—	2	1	1	1
2	15	9	12	14	26	22	41
*	3	1	2	2	4	6	4
2½	13	13	17	23	29	38	55
*	3	4	4	7	4	17	8
3	83	109	133	132	142	135	146
*	35	22	20	17	12	12	3
3½	71	76	65	62	60	48	46
*	13	13	10	10	7	13	8
4	133	128	103	112	86	82	75
*	13	6	2	3	2	2	2
4½	20	20	24	16	12	14	6
*	2	1	5	2	1	1	—
5	32	32	36	25	29	18	20
*	3	3	1	1	1	—	1
5½	2	7	3	—	2	—	—
*	—	—	—	1	—	—	—
6	5	3	4	6	5	5	3
7	2	1	—	—	—	—	—
*	1	1	1	1	1	1	1
8	—	1	2	2	2	2	1
Totals	469	476	479	474	470	462	459
Average rate	3.55	3.46	3.38	3.29	3.15	3.07	2.99

*Intermediate rates.

STATEMENT NO. 5
CLASSIFICATION OF REAL ESTATE LOANS OUTSTANDING ON
JUNE 30, 1958, BY INTEREST RATE

Rate Per Cent	REAL ESTATE LOANS			
	FIRST MORTGAGES		SECOND MORTGAGES	
	Number	Amount*	Number	Amount
3	2	\$ 4,197.99	—	—
3½	16	28,241.83	—	—
4	1,572	6,655,185.32	—	—
4¼	11	92,005.67	—	—
4½	1,853	10,850,941.93	5	\$ 4,267.78
4¾	44	360,063.35	—	—
5	5,750	26,708,728.54	8	12,730.74
5¼	332	1,761,456.20	—	—
5½	766	4,202,105.03	1	2,943.31
6	514	1,877,156.86	10	23,069.48
6½	1	1,285.00	—	—
7	1	6,016.11	—	—
8	2	976.00	—	—
8½	42	224,578.95	13	15,286.10
TOTAL ^a	10,906	\$52,772,938.78	37	\$58,297.41
Average rate		4.87%		6.29%

*Less Due Mortgagors \$88,231.38.

STATEMENT NO. 6

PRINCIPAL ASSETS AND LIABILITIES OF CREDIT UNIONS FROM 1950 TO 1958, INCLUSIVE

Assets										
Year	Number of Credit Unions	Investments	Loans	Furniture and Fixtures	Due from Banks	Real Estate by Foreclosure	Shares in Central Credit Union Fund, Inc.	Cash	Other Assets	Total Assets
1950	457	\$22,844,480	\$41,568,838	\$161,779	\$ 7,611,922	\$ 3,220	\$ 56,350	\$491,944	\$212,572	\$ 72,951,105
1951	462	23,803,737	47,690,614	235,221	9,111,410	24,280	61,758	381,305	141,162	81,449,487
1952	459	28,154,803	53,801,902	239,543	10,209,452	1,005	60,254	549,628	98,383	93,114,970
1953	462	31,251,715	63,931,629	242,526	9,934,427	188	149,324	438,763	255,095	106,203,667
1954	470	31,782,273	73,671,797	337,466	10,593,935	7,472	341,088	629,260	156,963	117,530,254
1955	474	32,304,060	82,359,463	353,388	13,037,487	40,653	432,815	469,621	103,838	129,121,325
1956	479	33,445,816	93,285,041	389,519	14,737,286	37,156	572,339	654,108	102,607	143,223,872
1957	476	35,507,338	103,822,583	480,114	14,571,716	46,563	625,176	617,041	137,206	156,807,737
1958	469	39,286,556	112,583,161	556,944	17,744,403	54,892	703,573	709,737	161,210	171,800,466

Liabilities						
Year	Number of Credit Unions	Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings	Reserve Fund
1950	457	\$ 56,569,044	\$ 7,942,745	\$ 4,272,223	\$ 2,646,091	\$ 859,847
1951	462	63,837,231	7,978,667	4,812,554	2,885,240	1,051,359
1952	459	73,509,351	8,648,254	5,370,228	3,167,798	1,319,445
1953	462	84,175,275	9,240,369	6,007,724	3,739,152	1,551,442
1954	470	93,322,697	9,560,912	7,048,698	4,254,961	1,489,963
1955	474	102,624,048	10,043,864	7,783,782	4,797,103	1,721,050
1956	479	114,487,955	10,833,275	8,605,574	5,248,354	2,020,145
1957	476	125,842,516	11,155,151	9,644,346	5,592,608	2,347,080
1958	469	138,755,831	11,367,529	10,738,750	5,956,650	2,645,671

				Total	
				Bills Payable	Liabilities
				\$168,510	\$ 72,951,105
				212,969	81,449,487
				297,965	93,114,970
				195,500	106,203,667
				1,294,205	117,530,254
				298,600	129,121,325
				510,707	143,223,872
				346,274	156,807,737
				231,227	161,210
				189,500	171,800,466

CENTRAL CREDIT UNION FUND, INC.

Incorporated May 12, 1932.

Began business August 10, 1932.

Elliot G. Wellington, *President*Chester A. Caron, *Treasurer and Clerk of Corporation*A. Omer Moulton, *Vice President*

Board of Directors: Linus Allain, Aldei J. Beauchemin, Francis X. Brown, Chester A. Caron, Jane M. Cheney, Joseph L. Coburn, Bernard T. Dembro, Benjamin Hirsch, William G. Kavaney, Robert F. King, Alfred A. LaRiviere, A. Omer Moulton, Jacob W. Mover, Cecil N. Sanford, James F. Scanlan, Mario Scanzio, Paul C. Theilig, Roland Tuck, Donald J. Walsh, William H. Wellen, Elliot G. Wellington.

Business transacted at No. 5 Park Square, Boston.

STATEMENT OF CONDITION

Assets		Liabilities	
Loans to members (unsecured)	\$48,500 00	Shares	\$711,558 80
Bonds	178,146 26	Guaranty Fund	5,500 00
Bank stocks	13,225 00	Reserve fund	1,100 00
Shares in co-operative banks	442,086 32	Undivided earnings	2,493 12
Deposits in savings banks	3,825 38	Interim income	234 83
Cash in banks	21,962 58	Notes payable	15,000 00
Shares in credit unions	27,176 21		
Interest receivable	650 00		
Prepaid insurance	315 00		
	<u>\$735,886 75</u>		<u>\$735,886 75</u>

CREDIT UNION EMPLOYEES' RETIREMENT ASSOCIATION

5 Park Square, Boston

Organized October 10, 1955

James F. Scanlan, *President*Charles M. Healey, Jr., *Vice President*Chester A. Caron, *Treasurer*Leslie B. Gretter, *Secretary*

Trustees: John C. Brown, Chester A. Caron, Vito Comperchio, Edward J. Fallon, Christopher Gambon, Leslie B. Gretter, Charles M. Healey, Jr., Robert G. Henderson, Harold R. Jensen, Alfred A. LaRiviere, Joseph R. Linehan, Rachel Movchine, William Olson, James F. Scanlan, Dorothy Worcester.

RECONCILEMENT OF CASH ON HAND AS OF JUNE 30, 1958

Balance on hand July 1, 1957	\$ 161 02
Premiums paid	37,787 32
Surrender credits	572 52
Administration charges	200 00
	<u>\$38,720 86</u>
Less:	
Premiums paid to John Hancock Insurance Company	\$38,359 84
	<u>\$38,359 84</u>
Balance on hand June 30, 1958	361 02
TOTAL	<u>\$37,998 82</u>

CUNA RETIREMENT SAVINGS FUND

1617 Sherman Avenue
Madison 1, Wisconsin

Organized June 1, 1946

W. W. Pratt, *Chairman*

A. J. Snell, *Secretary and Treasurer*

Trustees: J. M. Barry E. W. Hickey, W. W. Pratt, A. J. Snell, R. L. Terrell.

BALANCE SHEET

June 30, 1958

Assets

Cash in banks	\$ 119,553 50
Investments	2,188,034 33
Furniture and fixtures	\$2,254 25
Less: Reserve for depreciation	1,117 16
Prepaid insurance	1,265 74
Employers' contributions receivable	24,426 15
Total	<u>\$2,334,416 81</u>

Liabilities

Employees' contributions	\$1,034,909 28
Employers' contributions	1,078,794 45
Supplementary employers' contributions	119,093 37
Retirement benefits payable	28,501 90
Forfeited contributions payable to employer	24,273 23
Reserves	48,844 58
Total	<u>\$2,334,416 81</u>

Pub. Doc.
8
1958

Mass.	8
Pub. Doc.	1958 ²

Massachusetts. Bank Commissioner.

Annual report.

WESTBURY

NORTHAMPTON, MASS.

APR 18 1891

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Fiscal Year Ended October 31, 1958

SECTION C
RELATING TO
SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS

WITHDRAWN

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES
109 STATE HOUSE, BOSTON

Commissioner of Banks
EDWARD A. COUNIHAN, III

Deputy Commissioner of Banks
DANIEL J. O'CONNOR

Chief Director of Bank Examinations
PATRICK J. MOYNIHAN, C.P.A.

Senior Attorney
JOHN P. CLAIR

Director of Savings Bank Examinations
JOSEPH R. BEETLE

Assistant Director of Savings Bank Examinations
CHARLES T. CRONAN

Director of Research and Statistics
GEORGE C. MANSFIELD

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COMMISSIONER'S LETTER OF TRANSMITTAL

The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
STATE HOUSE, BOSTON, FEBRUARY 1, 1959

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Savings Banks and Institutions for Savings, pursuant to the provisions of General Laws, Chapter 167, section 9, as most recently amended by section 1 of Chapter 592 of the Acts of 1949.

The financial statements and miscellaneous data incorporated herein pertaining to Savings Banks and Institutions for Savings are for the fiscal year ended October 31, 1958.

Respectfully,

EDWARD A. COUNIHAN, III

Commissioner of Banks

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

During the fiscal year ended October 31, 1958, two banks merged into one institution under the authority of section 72 of Chapter 168 of the General Laws. On November 15, 1957, permission was granted, effective as of the close of business November 22, 1957, for the merger of the Grafton Savings Bank of Grafton, Massachusetts, and the Worcester Five Cents Savings Bank of Worcester, Massachusetts, under the name and charter of the Worcester Five Cents Savings Bank.

Permission was granted to nine banks to establish new branch offices and to two banks to relocate two existing branch offices. At the present time sixty banks have been authorized to operate ninety-nine branch offices, of which ninety-three are in active operation.

During the fiscal year under review, the following branches of savings banks were either opened for business or were designated as branch offices because of bank mergers:

DATE AUTHORIZED	NAME OF BANK	LOCATION AUTHORIZED
September 11, 1956	People's Savings Bank, in the city of Worcester	Webster Square Plaza Shopping Center, Worcester
January 4, 1957	New Bedford Institution for Savings	821 Rockdale Avenue, New Bedford
May 16, 1957	*Union Savings Bank of Boston	728 Washington Street, Norwood
May 23, 1957	Salem Five Cents Savings Bank	Highland Avenue and Essex Street, Salem
May 28, 1957	*Randolph Savings Bank	15 Pleasant Street, Stoughton
May 29, 1957	East Boston Savings Bank	1 Bennington Street, East Boston
June 11, 1957	*Dedham Institution for Savings	673 High Street, Westwood
June 28, 1957	*Somerset Savings Bank	101-107 Broadway, Somerville
August 20, 1957	Rockland Savings Bank	45 Front Street, Scituate
October 31, 1957	†Suffolk Franklin Savings Bank	1 Tremont Street, Boston
November 12, 1957	Lowell Five Cent Savings Bank	Vinal Square, North Chelmsford
November 15, 1957	†Worcester Five Cents Savings Bank	21 Central Square, Grafton
December 5, 1957	*Brookline Savings Bank	1340-1344 Beacon Street, Brookline
December 24, 1957	Cape Cod Five Cents Savings Bank	Main Street and Blackberry Lane, Chatham

*Relocation.

†Merger.

ASSETS

The total assets of the 186 savings banks at the end of the fiscal year amounted to \$5,921 million. During this fiscal year the assets increased approximately \$350 million. This was an increase of 6.27 per cent, a substantial percentage increase over the gain made during the 1957 fiscal year.

YEAR	TOTAL ASSETS AS OF OCT. 31 (in thousands of dollars)	INCREASE (in thousands of dollars)	ANNUAL PERCENTAGE OF INCREASE
1954	\$4,618,359	\$301,861	6.54
1955	5,022,720	404,361	8.76
1956	5,351,497	328,777	6.55
1957	5,572,375	220,878	4.13
1958	5,921,604	349,229	6.27

Investments in all types of securities which savings banks are permitted to acquire have increased during this fiscal year in the amount of \$103 million, the largest increase of \$51 million occurring in the corporate bonds, although holdings of U. S. Government securities and guaranteed obligations increased \$31 million.

Massachusetts savings banks continue to provide ample funds for the financing of home and business construction and also to provide mortgage money for re-financing of newly-acquired homes and commercial type properties for the residents of the Commonwealth. Investment in loans on real estate continues to follow the upward trend which has been in evidence during the past several years, showing an increase during 1958 of \$225 million. Total real estate loans outstanding at the end of this fiscal year amount to \$3,277 million and represent 55.35 per cent of the total assets.

DEPOSITS

The deposit liability of the 186 savings banks at the close of business October 31, 1958, amounted to \$5,223 million and represented 3,334,042 accounts. The club deposit figure amounting to \$35,428 thousand is not included in these figures. During the fiscal year ended October 31, 1958, deposits rose by \$312 million, approximately \$103 million more than last year. The percentage rate of gain for all banks was 6.35 per cent, as compared to 4.27 per cent reported for the fiscal year of 1957. This deposit growth was shared by all of the 186 savings banks.

SURPLUS

The total surplus and reserve accounts for all savings banks amounted to \$582 million, or 11.08 per cent of total deposits. The amounts in these surplus accounts have increased approximately \$23 million since the fiscal year ended October 31, 1957, although the percentage to total deposits has decreased slightly, this lesser percentage is caused by the fact that proportionately surplus balances have been unable to keep up with the unusual increase in deposits. The volume of these reserves in the opinion of this Department is adequate to properly protect the depositors' interests.

DIVIDENDS

Dividend rates continued to rise during the twelve months ended October 31, 1958. Forty-eight banks increased their rate of ordinary dividends and eight banks increased their combined dividend rate through the medium of declaration by the trustees of extra dividends. The average rate of ordinary and extra dividends paid by all savings banks was 3.16 per cent, as compared to 3.06 per cent reported for the fiscal year 1957. The foregoing percentages relate to the last dividends either paid or declared prior to October 31, 1957 and 1958. The total amount of dividends paid to depositors for the twelve-month period totaled approximately \$158 million.

Since the surplus reserves referred to earlier in this report are considered adequate, it is the opinion of this Department that any intense competition on rates resulting in increased dividends would tend to deplete these reserves and would not serve the best interest of either the industry or the general public.

MUTUAL SAVINGS CENTRAL FUND, INC.

The Mutual Savings Central Fund, Inc., was established by Chapter 44 of the Acts of 1932. The statute provides that all banks must be members and that two separate Funds must be maintained, a Liquidity Fund and a Deposit Insurance Fund; the latter Fund was established by the enactment of Chapter 43 of the Acts of 1934.

LIQUIDITY FUND

The purpose of this Fund is "to assist such member banks when they are temporarily in need of cash or hold investments which cannot be readily liquidated, by making loans to them secured by the pledge of mortgages or other securities legally held by such member banks." The total resources amounted to \$10.5 million at the close of business October 31, 1958. No application for a loan has been received since prior to the year of 1939.

DEPOSIT INSURANCE FUND

The purpose of this Fund is to insure depositors in all Massachusetts savings banks against loss. As of October 31, 1958, this Fund insured the full amount of the deposits in 178 of the 186 Massachusetts savings banks, and as required by Massachusetts law, it also insured the excess of any depositor's account over \$10,000 in the eight savings banks which are members of the Federal Deposit Insurance Corporation. The net amount of the Deposit Insurance Fund was \$42.1 million at the close of business October 31, 1958. The annual assessment at the rate of one-twenty-fourth of one per cent of the member banks' deposits, exclusive of the deposits insured by the Federal Deposit Insurance Corporation, was levied on October 1, 1958.

SAVINGS BANK INVESTMENT FUND

This Fund, authorized by Chapter 283 of the Acts of 1945, as amended, became operative during the latter part of 1956. As of October 31, 1958, forty-six Massachusetts savings banks were participants in this Fund through ownership of its shares of beneficial interest. At the beginning of the fiscal year, 2,746 shares were outstanding. As the result of two additional offerings during the fiscal year, the total of outstanding shares on October 31, 1958, aggregated 7,170. The total resources of the Fund, on this date, based on cost values, stood at \$7.4 million. Of this amount \$3.8 million represented the cost of common stocks, \$.4 million the cost of preferred stocks, and \$3.2 million the cost of bonds.

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

The Savings Banks Employees Retirement Association, created by the Acts of 1943, Chapter 249, is designed to provide pensions for eligible employees of participating banks and associations who retire on account of age or disability. At the present time there are one hundred seventy-two member banks plus three associations. The total resources of this Association amounted to \$12.3 million at the close of business October 31, 1958.

LEGISLATION ENACTED RELATING TO SAVINGS BANKS

Acts of 1958

CHAPTER	AMENDMENTS TO:	DESCRIPTION
47	G.L., C. 167, s. 2A	Authorizing the Commissioner of Banks to call a meeting of the Board of Directors or Board of Trustees of a bank under his supervision.
58	G.L., C. 266, s. 54	Providing that the penalty for receiving deposits by insolvent banks shall apply to officers and employees of all banks subject to the supervision of the Commissioner of Banks.
66	G.L., C. 168, s. 68, paragraph 4	Increasing the amount that can be given by savings banks to certain charitable donees.
83	G.L., C. 168, s. 15	Requiring written notification to savings banks officers of their election to office if not present at the time of such election.
100	G.L., C. 168, s. 48, paragraphs 1, 3, 4 and 5	Relating to investments by savings banks in certain stocks of fire and casualty insurance companies.
106	G.L., C. 168, s. 72	Authorizing mergers or consolidations of savings banks without prior equalization of reserve funds.
109	G.L., C. 167, s. 20	Relating to newspaper publication upon the loss, theft or destruction of a passbook or certain certificates issued by banks or banking companies.

CHAPTER	AMENDMENTS TO:	DESCRIPTION
131	G.L., C. 168, s. 34, paragraph 3	Further regulating investments by savings banks in insured or guaranteed mortgages of real estate.
134	C. 43, Acts of 1934, s. 3A as added 1956, 324, s. 8	Authorizing the Mutual Savings Central Fund, Inc., to make deposits in a bank it insures in order to preserve the usefulness of the bank to a community.
179	G.L., C. 121, s. 41	Requiring banks to furnish certain information to public welfare officials.
188	G.L., C. 175, s. 133, clause (c)	Further defining group life insurance so as to include certain guarantors as beneficiaries.
213	G.L., C. 167, new s. 53A	Declaring void any agreement between a depositor, certificate holder or shareholder and any bank, credit union or savings and loan association which would exculpate the institution from liability for wrongful payment.
283	G.L., C. 200A, s. 5	Extending the scope of the abandoned property law.
542	G.L., C. 106, s. 1, 2, 3, 8, 9	Making corrective changes in the uniform commercial code.
574	G.L., C. 175, s. 134	Limiting the amount of charge for insurance on the life of a borrower which a lender may pass on to said borrower.
654	G.L., C. 167, s. 2	Authorizing an increase in the charges for examinations of banks.

Rules and Regulations

There are listed below regulations of the Commissioner of Banks promulgated subsequent to November 1, 1957:

February 1, 1958	Deposit of securities for safekeeping with commercial banks by savings banks.
June 4, 1958	Investment by savings banks in loans guaranteed in part by the Veterans Administration and secured by liens on property located outside the Commonwealth of Massachusetts.
June 4, 1958	Investment by savings banks in loans insured by the Federal Housing Commissioner (Administrator) and secured by liens on property located outside the Commonwealth of Massachusetts.
July 30, 1958	Amendment to regulations promulgated on February 1, 1958 relative to deposit of securities for safekeeping with commercial banks by savings banks.

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(Alphabetically by Name)

SAVINGS BANKS

Name	Location	Pages	
		Officers, Trustees, etc.	Assets, Liabilities, etc.
Abington Savings Bank	Abington	3	48
Amherst Savings Bank	Amherst	3	49
Andover Savings Bank, The	Andover	3	49
Arlington Five Cents Savings Bank	Arlington	3	49
Assabet Institution for Savings	Maynard	27	77
Athol Savings Bank	Athol	4	49
Attleborough Savings Bank	North Attleborough	32	84
Barre Savings Bank	Barre	4	50
Bass River Savings Bank	Yarmouth	46	101
Bay State Savings Bank	Worcester	45	99
Belmont Savings Bank	Belmont	4	51
Benjamin Franklin Savings Bank	Franklin	18	67
Berkshire County Savings Bank	Pittsfield	33	86
Beverly Savings Bank	Beverly	4	51
Boston Five Cents Savings Bank, The	Boston	5	51
Boston Penny Savings Bank	Boston	5	51
Braintree Savings Bank, The	Braintree	10	57
Bridgewater Savings Bank	Bridgewater	10	57
Brighton Five Cents Savings Bank	Boston	5	51
Bristol County Savings Bank	Taunton	39	92
Broadway Savings Bank	Lawrence	22	71
Brockton Savings Bank	Brockton	10	57
Brookline Savings Bank	Brookline	11	58
Cambridge Savings Bank	Cambridge	11	58
Cambridgeport Savings Bank	Cambridge	11	59
Canton Institution for Savings, The	Canton	12	59
Cape Ann Savings Bank	Gloucester	18	67
Cape Cod Five Cents Savings Bank	Harwich	19	69
Central Savings Bank, The	Lowell	24	74
Charlestown Savings Bank	Boston	5	52
Chelsea Savings Bank	Chelsea	12	59
Chicopee Savings Bank	Chicopee	13	60
Chicopee Falls Savings Bank	Chicopee	13	61
Citizens' Savings Bank, The	Fall River	16	64
City Institution for Savings in Lowell	Lowell	24	75
City Savings Bank of Pittsfield	Pittsfield	34	86
Clinton Savings Bank	Clinton	13	61
Cohasset Savings Bank	Cohasset	14	61
Community Savings Bank	Lawrence	22	72
Conway Savings Bank	Conway	14	61
County Savings Bank	Chelsea	13	60
Crocker Institution for Savings	Turners Falls	39	93
Danvers Savings Bank	Danvers	14	62
Dedham Institution for Savings	Dedham	14	62
Dorchester Savings Bank	Boston	6	52
Dukes County Savings Bank	Edgartown	15	63
East Boston Savings Bank	Boston	6	53
East Bridgewater Savings Bank	East Bridgewater	15	63
East Cambridge Savings Bank	Cambridge	12	59
Easthampton Savings Bank	Easthampton	15	63
East Weymouth Savings Bank	Weymouth	42	96
Eliot Savings Bank	Boston	6	53
Essex Savings Bank	Lawrence	23	72
Everett Savings Bank	Everett	15	63
Fairhaven Institution for Savings	Fairhaven	15	64
Fall River Savings Bank	Fall River	16	65
Fall River Five Cents Savings Bank	Fall River	16	65
Farmers' & Mechanics' Savings Bank	Framingham	17	66
Fitchburg Savings Bank	Fitchburg	17	65
Florence Savings Bank	Northampton	32	83
Foxborough Savings Bank	Foxborough	17	66
Franklin Savings Institution, The	Greenfield	19	68

Name	Location	Pages	
		Officers, Trustees, etc.	Assets, Liabilities, etc.
Gardner Savings Bank, The	Gardner	18	67
Georgetown Savings Bank	Georgetown	18	67
Granite Savings Bank	Rockport	36	89
Great Barrington Savings Bank	Great Barrington	19	67
Greenfield Savings Bank	Greenfield	19	68
Grove Hall Savings Bank	Boston	6	53
Hampden Savings Bank	Springfield	38	91
Haverhill Savings Bank	Haverhill	20	69
Haydenville Savings Bank	Williamsburg	43	97
Hibernia Savings Bank, The	Boston	7	53
Hingham Institution for Savings, The	Hingham	20	69
Holliston Savings Bank	Holliston	20	69
Holyoke Savings Bank	Holyoke	21	70
Home Savings Bank	Boston	7	53
Hoosac Savings Bank	North Adams	31	83
Hopkinton Savings Bank	Hopkinton	21	71
Hudson Savings Bank	Hudson	22	71
Hyde Park Savings Bank, The	Boston	7	54
Institution for Savings, in Newburyport and its vicinity	Newburyport	30	81
Institution for Savings in Roxbury	Boston	7	54
Ipswich Savings Bank	Ipswich	22	71
Lawrence Savings Bank	Lawrence	23	73
Lee Savings Bank	Lee	23	73
Leicester Savings Bank	Leicester	23	73
Lenox Savings Bank	Lenox	23	73
Leominster Savings Bank	Leominster	24	73
Lexington Savings Bank	Lexington	24	74
Lincoln Savings Bank	Boston	8	55
Lowell Five Cent Savings Bank, The	Lowell	24	75
Lowell Institution for Savings	Lowell	25	75
Ludlow Savings Bank	Ludlow	25	76
Lynn Five Cents Savings Bank	Lynn	26	76
Lynn Institution for Savings	Lynn	26	77
Malden Savings Bank	Malden	26	77
Marblehead Savings Bank	Marblehead	26	77
Marlborough Savings Bank	Marlborough	27	77
Massachusetts Savings Bank	Boston	8	55
Mechanics' Savings Bank	Holyoke	21	70
Mechanics' Savings Bank	Reading	35	88
Medford Savings Bank	Medford	27	78
Medway Savings Bank	Medway	27	78
Melrose Savings Bank	Melrose	28	79
Merrimac Savings Bank	Merrimac	28	79
Merrimack River Savings Bank	Lowell	25	75
Middleborough Savings Bank	Middleborough	28	79
Middlesex Institution for Savings, The	Concord	14	61
Millford Savings Bank	Millford	28	79
Millbury Savings Bank	Millbury	28	79
Milton Savings Bank	Milton	29	80
Monson Savings Bank	Monson	29	80
Nantucket Institution for Savings	Nantucket	29	81
Natick Five Cents Savings Bank	Natick	29	81
New Bedford Five Cents Savings Bank	New Bedford	30	81
New Bedford Institution for Savings	New Bedford	30	81
Newburyport Five Cents Savings Bank	Newburyport	30	82
Newton Savings Bank	Newton	31	82
Nonotuck Savings Bank	Northampton	32	83
North Adams Savings Bank	North Adams	31	83
Northampton Institution for Savings	Northampton	32	84
North Avenue Savings Bank	Cambridge	12	59
North Brookfield Savings Bank	North Brookfield	32	85
North Easton Savings Bank	Easton	15	63
North Middlesex Savings Bank	Ayer	4	50
Orange Savings Bank	Orange	33	85
Palmer Savings Bank	Palmer	33	85
Pentucket Five Cents Savings Bank	Haverhill	20	69
People's Savings Bank of Brockton	Brockton	11	57
Peoples Savings Bank	Holyoke	21	71
People's Savings Bank, in the city of Worcester	Worcester	45	99
Plymouth Savings Bank	Plymouth	34	87

Name	Location	Pages	
		Officers, Trustees, etc.	Assets, Liabilities, etc.
Plymouth Five Cents Savings Bank	Plymouth	34	87
Provident Institution for Savings in the Towns of Salisbury and Amesbury	Amesbury	3	49
Provident Institution for Savings in the Town of Boston, The	Boston	8	55
Quincy Savings Bank	Quincy	35	87
Randolph Savings Bank	Randolph	35	87
Rockland Savings Bank	Rockland	35	88
Salem Savings Bank	Salem	36	89
Salem Five Cents Savings Bank	Salem	36	89
Seamen's Savings Bank	Provincetown	34	87
Shelburne Falls Savings Bank	Shelburne	36	89
Somerset Savings Bank	Somerville	37	89
Somerville Savings Bank	Somerville	37	90
South Adams Savings Bank	Adams	3	48
South Boston Savings Bank	Boston	8	55
Southbridge Savings Bank	Southbridge	37	90
South Scituate Savings Bank	Norwell	33	85
South Weymouth Savings Bank	Weymouth	42	97
Spencer Savings Bank	Spencer	37	91
Springfield Five Cents Savings Bank	Springfield	38	91
Springfield Institution for Savings	Springfield	38	91
Stoneham Savings Bank	Stoneham	38	91
Suffolk Franklin Savings Bank	Boston	9	55
Taunton Savings Bank	Taunton	39	92
Union Savings Bank	Fall River	16	65
Union Savings Bank of Boston	Boston	9	56
Uxbridge Savings Bank	Uxbridge	39	93
Wakefield Savings Bank	Wakefield	40	93
Waltham Savings Bank	Waltham	40	93
Ware Savings Bank	Ware	40	93
Wareham Savings Bank	Wareham	40	94
Warren Savings Bank	Warren	41	94
Warren Five Cents Savings Bank	Peabody	33	85
Warren Institution for Savings	Boston	9	56
Washington Savings Bank	Lowell	25	75
Watertown Savings Bank	Watertown	41	95
Webster Five Cents Savings Bank	Webster	41	95
Wellfleet Savings Bank	Wellfleet	41	95
Westborough Savings Bank	Westborough	41	95
Westfield Savings Bank	Westfield	42	95
West Newton Savings Bank	Newton	31	83
Weymouth Savings Bank	Weymouth	43	97
Whitinsville Savings Bank	Whitinsville	43	97
Whitman Savings Bank	Whitman	43	97
Willey Savings Bank	Boston	10	57
Williamstown Savings Bank	Williamstown	43	98
Winchendon Savings Bank	Winchendon	44	98
Winchester Savings Bank	Winchester	44	99
Winthrop Savings Bank	Winthrop	44	99
Woburn Five Cents Savings Bank	Woburn	44	99
Worcester County Institution for Savings	Worcester	45	100
Worcester Five Cents Savings Bank	Worcester	45	101
Worcester Mechanics Savings Bank	Worcester	46	101
Worcester North Savings Institution, The	Fitchburg	17	65
Woronoco Savings Bank	Westfield	42	96
Mutual Savings Central Fund, Inc.	Boston	46	102
Deposit Insurance Fund of the Mutual Savings Central Fund, Inc.	Boston	46	102
Savings Bank Investment Fund	Boston	46	102
Savings Banks Employees Retirement Association	Boston	46	102

SAVINGS BANK LIFE INSURANCE

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ABSTRACTS OF THE ANNUAL REPORTS
OF
SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS
SHOWING
LOCATIONS OF MAIN OFFICES
AND BRANCHES
NAMES OF OPERATING OFFICERS,
CLERK AND TRUSTEES
MEMBERS OF BOARD OF INVESTMENT AND
AUDITING COMMITTEE
AND
OFFICERS AND DIRECTORS OF
MUTUAL SAVINGS CENTRAL FUND, INC.
DEPOSIT INSURANCE FUND
SAVINGS BANK INVESTMENT FUND
SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

ABINGTON

Abington Savings Bank
533 Washington Street

Date of Incorporation, March 17, 1853

Leonard D. Chandler <i>President</i>	Archie C. Gilman <i>Treasurer</i>
William A. Robbins <i>Vice President</i>	Charles A. Tarr <i>Assistant Treasurer</i>

Ralph S. Alden
Clerk of Corporation

Trustees

D. J. Bone	†F. S. Murphy
W. L. Brady	H. I. Perry
†W. E. Browne	*W. A. Robbins
*L. D. Chandler	J. S. Robertson
†G. F. Garrity	*J. P. Smith
A. C. Gilman	C. N. Tanner
M. D. Haskins	C. A. Tarr
*S. P. Hatch	*G. D. Wheatley
L. A. Hathaway	D. D. Wyman

Deposits go on interest first business day of each month

Dividends are payable April 5 and October 5

ADAMS

South Adams Savings Bank
2 Center Street

Date of Incorporation, May 1, 1869

William Roche <i>President</i>	John J. Gallivan <i>Treasurer</i>
Bernard C. Desrochers <i>Vice President</i>	Larena S. Potter <i>Assistant Treasurer</i>

Walter J. Donovan
Clerk of Corporation

Trustees

*G. F. Boisvert	*C. F. Reid
B. C. Desrochers	†H. M. Rice
W. J. Donovan	*W. Roche
J. J. Gallivan	*L. V. Willett
†T. O. Harvey	†J. Wineberg
B. P. Polak	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

AMESBURY

Provident Institution for Savings in the Towns of Salisbury and Amesbury
5 Market Street

Date of Incorporation, February 20, 1828

John J. Allen <i>President</i>	George L. Briggs, Jr. <i>Treasurer</i>
George L. Briggs, Sr.	Hugh A. Miller <i>Assistant Treasurer</i>
Harold P. Gale <i>Vice Presidents</i>	Clarence D. Roberts <i>Clerk of Corporation</i>

Trustees

*J. J. Allen	†J. J. O'Brien
†D. C. Bailey	C. B. Peterson
*G. L. Briggs, Sr.	C. D. Roberts
W. T. Fuller	*J. B. Smith
*H. P. Gale	†P. W. Wenzel
O. P. Mudge	

Deposits go on interest fifteenth business day of each month

Dividends are payable April 25 and October 25

AMHERST

Amherst Savings Bank
25 South Pleasant Street

Date of Incorporation, April 5, 1864

Fred H. Hawley <i>President</i>	Herman F. Page <i>Treasurer</i>
Winthrop S. Dakin	Elmer C. Staples
Herman F. Page <i>Vice Presidents</i>	Lawrence H. Smith
	Scott H. Harvey <i>Assistant Treasurers</i>

Bruce G. Brown
Clerk of Corporation

Trustees

R. L. Bates	*G. D. Jones
R. R. Blair	H. F. Page
B. G. Brown	W. P. Rackliffe
†K. D. Cuddeback	C. N. Sarris
W. S. Dakin	R. T. Staab
H. M. Elder	*T. E. Sullivan
†P. C. French	*F. A. Thompson
†R. P. Hadley	T. L. Warner
*F. H. Hawley	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

ANDOVER

The Andover Savings Bank
61 Main Street

Date of Incorporation, April 2, 1834

Branch Offices

5 Hampshire Street, Methuen
108 Main Street, North Andover

Louis S. Finger <i>President</i>	Winthrop Newcomb <i>Treasurer</i>
Winthrop Newcomb <i>Vice President</i>	Robert M. Henderson <i>Assistant Treasurer</i>

Charles C. Kimball
Clerk of Corporation

Trustees

*J. R. Abbot	W. D. McIntyre
†W. E. Brimer	W. Newcomb
E. B. Chapin	A. W. Reynolds
*L. S. Finger	†G. F. Sawyer
*E. S. Flagg	G. Sutton
†C. C. Kimball	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

ARLINGTON

Arlington Five Cents Savings Bank
626 Massachusetts Avenue

Date of Incorporation, April 2, 1860

Branch Offices

190 Massachusetts Avenue
1300 Massachusetts Avenue
152 Great Road, Bedford

Edward P. Clark <i>President</i>	Paul A. Cameron <i>Treasurer</i>
Gardner C. Porter	Earle W. Fraser
Frederick W. Damon <i>Vice Presidents</i>	Burton Harrison
	Alexander Malcomson, Jr.
M. Ernest Moore <i>Clerk of Corporation</i>	Clarence S. Marshall
	G. Douglas McLean <i>Assistant Treasurers</i>

Trustees

†T. J. Buckley	†M. L. Hatch
P. A. Cameron	†W. F. Homer, Jr.
*E. P. Clark	F. Keefe
*W. D. Clark, Jr.	M. E. Moore
F. W. Damon	*G. C. Porter
J. B. Fox	*A. D. Saul, Jr.
M. A. Fredo	M. H. Wells
H. M. Gott	

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

ATHOL**Athol Savings Bank**
444 Main Street

Date of Incorporation, February 12, 1867

Edward J. Herd
*President*Arthur R. James
*Treasurer*E. Warren Tyler
*Vice President*George W. Grant
*Clerk of Corporation**Trustees*

R. Allison	A. R. James
J. W. Campbell	*J. M. O'Laughlin
*R. L. Dexter	H. O. Robinson
G. W. Grant	†A. S. Rose
†L. C. Grover	*R. D. Sutherland
*E. J. Herd	*E. W. Tyler
†H. H. Higgins	

Deposits go on interest first business day of each month

Dividends are payable January 2 and July 1

AYER**North Middlesex Savings Bank**
7 Main Street

Date of Incorporation, March 5, 1885

Carl A. P. Lawrence
*President*Stanley H. Turner
*Treasurer*Robert H. J. Holden
Stephen W. Sabine
*Vice Presidents*Lawrence E. Small
*Assistant Treasurer*Edwin B. Coltin
*Clerk of Corporation**Trustees*

D. E. Boatman	*C. A. P. Lawrence
E. B. Coltin	†J. R. Pender
*S. F. Conant	H. H. Proctor
B. W. Drew	*S. W. Sabine
*R. H. J. Holden	†W. L. Sheedy
R. U. Holden	*J. T. Sullivan
W. F. Horgan	S. H. Turner
†F. Jahn	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

BARRE**Barre Savings Bank**
Common Street

Date of Incorporation, May 1, 1869

W. Lester Wyatt
*President*Roger A. Upham
*Treasurer*Sherwood C. Case
Merle H. Paull
*Vice Presidents*William J. Whipple, Jr.
Assistant Treasurer
G. Percy Brown
*Clerk of Corporation**Trustees*

†C. G. Allen, Jr.	*F. W. McQuestion
†G. P. Brown	*G. F. McQuestion
*S. C. Case	*M. H. Paull
I. M. Hale	E. H. Phillips (Hon.)
M. B. Hancock (Hon.)	*A. J. Regienus
*F. L. Haven	R. A. Upham
†E. C. Hutchinson	*W. L. Wyatt

Deposits go on interest fifteenth day of each month
Dividends are payable January 15 and July 15**BELMONT****Belmont Savings Bank**
24 Leonard Street

Date of Incorporation, March 5, 1885

Branch Office
78 Trapelo RoadSidney L. Simonds
*President*Walter H. Taft
*Treasurer*E. Bailey Frye
Walter H. Taft
Donald S. Taft
Edward C. Wilson
*Vice Presidents*Wendell R. Logan
Ernest Hesselstine
*Assistant Treasurers*Francis J. Lally
*Clerk of Corporation**Trustees*

L. C. Anderson	†A. A. Northrop
C. J. Chamberlin	R. B. Pitcher
G. Cushman	S. D. Robbins
*E. B. Frye	*S. L. Simonds
H. A. Laaby	W. H. Taft
†F. J. Lally	*D. S. Taft
*A. R. Meyer	A. L. Taylor
D. Needham, Jr.	*E. C. Wilson
†C. B. Nickerson	

Deposits go on interest fifteenth day of each month
Dividends are payable 4th Monday of January and July**BEVERLY****Beverly Savings Bank**
175 Cabot Street

Date of Incorporation, February 19, 1867

Philip K. Rowe
*President*Thomas H. Bott, Jr.
*Treasurer*Thomas H. Bott, Jr.
John C. Lovett
Leroy D. Marston
Benjamin A. Patch
George R. Spear
William C. Tannebrink
*Vice Presidents*R. Wendell Dronsfield
Margaret P. Gulbrandsen
*Assistant Treasurers*Edward H. Ober
*Clerk of Corporation**Trustees*

T. H. Bott, Jr.	L. D. Marston
*C. C. Brown	W. L. Moody
L. W. Cann	C. F. Nagel
†L. W. Davis	†E. H. Ober
R. W. Dronsfield	A. E. Parkhurst
T. F. Fitzgibbon	*B. A. Patch
A. T. Foster	R. K. Patch
A. Glovsky	*P. K. Rowe
†J. B. Hill	*G. R. Spear
†A. R. Hoar	W. C. Tannebrink
†J. A. Kelly	W. A. Trowt
*J. C. Lovett	C. A. Wilson

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15*Member of Board of Investment.
†Member of Auditing Committee.

BOSTON**The Boston Five Cents Savings Bank**
30 School Street

Date of Incorporation, April 7, 1854

Branch Offices77 Milk Street
129 Tremont Street696 Centre Street, Jamaica Plain
1906 Centre Street, West RoxburyJ. Reed Morss
*President*Robert M. Morgan
*Treasurer*Daniel L. Brown
Robert M. Morgan
*Vice Presidents*John Carr
Richard B. Franklin
Arthur J. Kooman
Robert T. Lawrence
Charles H. Wood
Charles E. Whitehead
*Assistant Treasurers*Fosdick P. Harrison
*Clerk of Corporation***Trustees**L. D. Brace
R. F. Bradford
*D. L. Brown*V. C. Johnson
N. W. Kenny
G. A. Kyle*H. H. Bundy
T. D. Cabot
T. H. Carens
*A. L. Coburn, Jr.
R. M. Eastman
†T. B. Gannett
C. S. Hart
F. W. Hatch
R. R. Higgins
*D. H. HowieR. M. Morgan
J. R. Morss
W. F. Morton
H. Schermerhorn
*J. J. Snyder
†D. G. Sullivan
L. A. Sykes
F. F. Vorenberg
J. N. White
†A. S. Woodworth

Deposits go on interest fifteenth business day of each month

Dividends are payable April 15 and October 15

Boston Penny Savings Bank
1375 Washington Street

Date of Incorporation, March 9, 1861

Branch Office
532 Commonwealth AvenueHarry A. Gilbert
*President*Richard J. Gardner
*Treasurer*Richard J. Gardner
*First Vice President*Norman W. Hay
*Vice Treasurer*Oliver H. Kent
Lawson W. Oakes
*Vice Presidents*Albion M. DeLong
Mary E. Looby
Horace W. Tibbetts
John I. Maxwell
*Assistant Treasurers*William G. Day
*Clerk of Corporation***Trustees**R. A. Brown
H. A. Budreau
†M. M. Cantor
W. E. Crowley
W. G. Day
†F. B. Ellis
T. L. Fenn
O. Folsom
*R. B. Fowler
R. J. Gardner
*H. A. Gilbert
*E. V. Grabill
G. B. HebbC. K. Jackson
W. W. Johnson
O. H. Kent
H. B. Leggee
H. B. McGuire
*L. W. Oakes
*R. S. Paige
J. J. Quinn
F. E. Roberts
H. F. Salisbury
H. A. Seely
J. K. Simms

Deposits go on interest tenth day of each month

Dividends are payable April 12 and October 12

Brighton Five Cents Savings Bank
309 Washington Street (Brighton District)

Date of Incorporation, March 28, 1861

Branch Offices121 Harvard Avenue, Allston
1948 Beacon Street, Cleveland CircleCharles J. Kiley
*President*Harry G. Cawley
*Treasurer*William H. Short
*Vice President*Edward T. Kiley
Barry F. St. George
*Assistant Treasurers*John J. Sullivan
*Clerk of Corporation***Trustees**†K. H. Brock
C. A. Brusch
H. G. Cawley
B. Ginsberg
†J. P. Jordan
J. S. Kavanah
*T. Kelly*C. J. Kiley
E. T. Kiley
J. J. Murphy
*E. K. Pilsbury
†J. H. Proctor
*W. H. Short
J. J. Sullivan

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Charlestown Savings Bank
1 Thompson Square (Charlestown District)

Date of Incorporation, April 7, 1854

Branch Offices61 Summer Street, Boston
42 Washington Street, BostonNorman F. Barrett
*President*Henry W. Shumaker
*Treasurer*Theodore L. Storer
Charles F. Whiting
Percy R. Ziegler
*Vice Presidents*Henry T. Andrews
Wallace C. Baxter
Archibald T. Meikle
Louise Seely
Walter O. Spofford
John E. Wilkinson
*Assistant Treasurers*Janice Parker
*Clerk of Corporation***Trustees***R. G. Babcock
S. C. Badger
*N. F. Barrett
†W. G. Bowler
R. F. Burkard
A. T. Buros
J. W. Downs
†W. D. Duryea
P. Eisman
E. B. Hamilton
G. Hansen
T. M. Hennessey
*D. J. Hurley
M. J. Lorimer
A. Loring, Jr.J. W. Lowe
C. F. Machen
†O. S. Morrill
G. P. Nason
H. L. Niles
E. H. Perkins
†D. L. Rhind
H. B. Shepard
H. W. Shumaker
F. F. Stockwell
*T. L. Storer
*C. M. Werly
S. L. Whipple, Jr.
*C. F. Whiting
*P. R. Ziegler

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

Dorchester Savings Bank**572 Columbia Road (Dorchester District)**

Date of Incorporation, April 16, 1894

Branch Offices**570 Washington Street****507 River Street, Mattapan**Rutherford E. Smith
*President*Edgar A. Craig
*Treasurer*Edgar A. Craig
Frederick C. Holland
*Vice Presidents*Herbert S. French
Robert L. Clark
Alice C. Kenney
*Assistant Treasurers*Linwood F. Gifford
*Clerk of Corporation***Trustees**†G. Y. Berry, Jr.
W. H. C. Carrasco
R. F. Chamberlain
E. A. Craig
*M. P. Ellis
†C. R. Erlandson
L. F. Gifford
B. S. Jackson*R. Lowe, Jr.
H. Penn
*J. G. Russell
E. Smith
*R. E. Smith
†A. V. Thompson
S. R. Wentworth
*C. L. Whittier

Deposits go on interest fifteenth business day of each month

Dividends are payable April 15 and October 15

East Boston Savings Bank**10 Meridian Street (East Boston District)**

Date of Incorporation, April 26, 1848

Branch Office**1 Bennington Street**William C. Smith
*President*Philip J. Coady
*Treasurer*Justin A. Duncan
*Vice President*C. Maxwell French
Robert E. TurpinStanley B. Oram
*Clerk of Corporation*Lester N. Ellis
*Assistant Treasurers***Trustees**H. P. Abbott
P. J. Coady
C. E. Doane
†F. B. Duncan
*J. A. Duncan
†G. C. Eldridge
G. E. Evans
*H. L. Farnham
E. S. Haskell
*G. E. Hodge
L. M. Hollingsworth†E. Hutchinson
A. Loschi
J. I. Lynch
*S. P. Lynch
C. A. Martin
W. R. Morrison
*R. W. Pigeon
*W. C. Smith
*W. T. Vose
B. F. C. Whitehouse

Deposits go on interest fifteenth day of each month

Dividends are payable January 16 and July 16

Ellot Savings Bank**165 Dudley Street (Roxbury District)**

Date of Incorporation, February 8, 1864

Frank D. Littlefield
*President*Theodore S. Thompson
*Treasurer*Albert F. Hayden
Richard S. Willis
*Vice Presidents*Arthur L. Brackett
P. Roland Hebert
*Assistant Treasurers*Walter R. Meins
*Clerk of Corporation***Trustees***E. L. Bond
G. L. Curtis
E. H. Eacker
B. H. Field
W. J. Fisher
R. C. Folsom
†L. K. Hawkins
A. F. Hayden
†L. P. Hills
*F. D. Littlefield
F. R. Littlefield
†W. R. MeinsR. E. Mills
†H. D. Norstrand
†A. N. Osgood
*D. K. Packard
*W. E. Rich
G. B. Rowlings
E. B. Smith
G. A. Stockemer
T. S. Thompson
H. C. Ward
*R. L. Whitcomb
*R. S. Willis

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Grove Hall Savings Bank**455 Blue Hill Avenue (Roxbury District)**

Date of Incorporation, January 30, 1914

Branch Office**1167-1175 Blue Hill Avenue, Dorchester**A. Murray Ginzberg
*President*Horace W. Whynot
*Treasurer*Walter L. Collins
Samuel A. Singer
*Vice Presidents*Irving Adams
Percival A. Ames
Joseph G. Hallett
James T. Mulligan
Josephine Spellman
*Assistant Treasurers*Edward S. Lebowich
*Clerk of Corporation***Trustees**G. Alpert
W. L. Collins
*S. J. Copellman
†J. Dewey
J. Druker
C. S. Elkind
*L. Endlar
A. H. Ginsburg
A. M. Ginzberg
H. S. Goldberg
R. A. Ilg
E. S. Lebowich
†R. LubetsJ. L. MacNeil
J. G. Riesman
M. Saxe
S. Schein
†B. G. Shapiro
*S. A. Singer
A. G. Smith
B. Solomon
W. G. Sutcliffe
I. Usen
*D. Weisberg
H. W. Whynot

Deposits go on interest twentieth business day of each month

Dividends are payable May 25 and November 25

*Member of Board of Investment.

†Member of Auditing Committee.

The Hibernia Savings Bank**50 State Street**

Date of Incorporation, May 21, 1912

Albert P. Hill <i>President</i>	James W. Conners <i>Treasurer</i>
Thomas A. Cronin William F. Hickey <i>Vice Presidents</i>	Natale Coraine <i>Assistant Treasurer</i>
James E. Carroll <i>Clerk of Corporation</i>	

Trustees

†G. A. Benway	*G. A. Maloney
†J. E. Carroll	*J. J. Maloney, Jr.
J. W. Conners	*E. Manahan
†J. J. Cotter	E. McDevitt
*T. A. Cronin	J. F. O'Connell, Jr.
J. E. Downes, Jr.	J. Quiney
A. E. Haley	J. D. Riordan
W. F. Hickey	E. H. Roemer
*A. P. Hill	*W. H. Ryan
J. J. Magee	P. P. Stuart
J. W. Mahoney	

Deposits go on interest fifteenth day of each month
Dividends are payable January 15 and July 15

Home Savings Bank**69 Tremont Street**

Date of Incorporation, March 17, 1869

Alton P. Cole <i>President</i>	Hans K. Fischer <i>Treasurer</i>
James M. Rothwell Jerome Preston <i>Vice Presidents</i>	James Manson Parker O. Bullard Edward Norris
Charles E. Cochrane <i>Clerk of Corporation</i>	John H. Guluzian John C. Taylor, Jr. Frederick R. Wood <i>Assistant Treasurers</i>

Trustees

D. C. Arnold	A. L. Miller
D. Bloomfield	†C. C. Mullen
†B. Bump	W. E. Palmer
J. K. Butters	J. Preston
*A. P. Cole	H. B. Richmond
R. E. Connor	*J. M. Rothwell
*E. P. Currier	*C. M. Spencer
C. H. Curry, Jr.	R. S. Stevens
H. K. Fischer	T. E. Stevenson
H. S. Ford	*E. F. Tillson
P. J. Friedlander	F. A. Turner
*G. R. Harding	†E. L. Twomey
*F. Hastings	L. A. Webster

Deposits go on interest tenth day of each month
Dividends are payable 3rd Wednesday of April and October

The Hyde Park Savings Bank**1196 River Street (Hyde Park District)**

Date of Incorporation, March 11, 1871

Chester W. Hardy <i>President</i>	Arthur L. MacDonald, Jr. <i>Treasurer</i>
Beverly M. Chittick Percy J. Peardon Robert A. Topham <i>Vice Presidents</i>	William W. Arbuckle Ferd C. Baxter <i>Assistant Treasurers</i> Michael J. Dray <i>Clerk of Corporation</i>

Trustees

J. W. Agnew	A. L. MacDonald, Jr.
J. A. Berggren	E. J. Manchester
†A. E. Campbell	*P. J. Peardon
*B. M. Chittick	D. T. Scott
P. G. Douglas	†E. P. Shaw
†M. J. Dray	*R. A. Topham
*C. W. Hardy	G. W. Weddleton
*W. B. Harlow	

Deposits go on interest first business day of each month

Dividends are payable April 15 and October 15

Institution for Savings in Roxbury**2343 Washington Street (Roxbury District)**

Date of Incorporation, February 22, 1825

Branch Office**426 Boylston Street, Boston**

G. Churchill Francis <i>President</i>	Howard C. Nasón <i>Treasurer</i>
Charles M. Cutler Carleton Hunneman <i>Vice Presidents</i>	Albert T. Carpenter Herbert P. Gray Irvin W. Rupert <i>Assistant Treasurers</i>
Charles E. Goddard <i>Clerk of Corporation</i>	

Trustees

B. Adams	†A. P. Everts, Jr.
H. S. Adams (Hon.)	A. G. Ferguson
J. S. Ballantyne	*G. C. Francis
*D. H. Bigelow	W. F. Goodale, Jr.
*M. G. Bolster	C. Hunneman
S. M. Bolster (Hon.)	W. F. Kessler
S. C. Brown	J. C. Skinner
A. T. Carpenter	E. Walcott
*H. W. Cole	R. P. Waters, Jr.
†R. W. Cordingley	†R. G. Wiese
*C. M. Cutler	

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

Lincoln Savings Bank**1111 Columbus Avenue**

Date of Incorporation, November 5, 1915

Robert A. MacLellan
*President***William F. Carroll**
*Treasurer***John F. Murphy**
Walter F. Bleiler
Richard J. Condon
Albert M. Moloney
*Vice Presidents***John H. Lee**
Assistant Treasurer
Frank J. Glossa
*Clerk of Corporation**Trustees**F. C. Bleiler
W. F. Bleiler
J. F. Bowers
W. F. Carroll
P. C. Cleary
*J. F. Clune
*J. P. Condon
R. J. Condon
T. W. Crosby
W. T. Doyle
*T. J. Flanagan
F. J. Glossa
D. C. HaleyJ. W. Hennigan
*D. J. Kelly
D. L. Ley
†A. J. MacLellan
*R. A. MacLellan
†J. F. McHale
A. M. Moloney
*J. F. Murphy
†C. E. Nichols
S. J. Rantin
W. J. Sheils
U. Thomson (Hon.)

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Massachusetts Savings Bank
52 Congress Street

Date of Incorporation, February 17, 1870

J. Amory Jeffries
*President***Ralph S. Bell**
*Treasurer***Francis B. Lothrop**
*Vice President***Ainslie L. MacPhail**
George W. P. Blacklock
Anzonetta M. Churchill
*Assistant Treasurers***Theodore Chase**
*Clerk of Corporation**Trustees*A. J. Anderson
R. S. Bell
J. A. Bent
W. D. Brooks
W. D. Brooks, Jr.
*F. W. Busk
T. Chase
C. K. Cobb
J. G. Cornish
L. C. Farley, Jr.
*J. H. Gardiner
A. E. Grant
D. Holmes
H. Holt, Jr.D. Jeffries
*J. A. Jeffries
*D. Livingston
*F. B. Lothrop
W. Minot
G. M. Naylor, Jr.
H. W. Robbins
E. W. Robinson
†B. A. G. Thorndike
*F. C. Welch
G. S. Weld
*M. C. Wheeler
H. T. Wiggin
†R. B. Williams

Deposits go on interest first business day of each month

Dividends are payable January 2 and July 1

The Provident Institution for Savings
in the Town of Boston
36 Temple Place—30 Winter Street

Date of Incorporation, December 13, 1816

Branch Office
80 Federal Street**George L. Wrenn, 2nd**
*President***John S. Howe**
*Treasurer***John S. Howe**
D. Clinton Cave
Bernice D. Parks
Leonard P. Chamberlain
*Vice Presidents***D. Clinton Cave**
Bernice D. Parks
Leonard P. Chamberlain
William B. Marshall
Albert R. Johannesen
*Assistant Treasurers***Wm. Arthur Dupee**
*Sec. of Corporation**Trustees*O. K. Anderson
†E. L. Bigelow
E. L. Bigelow, Jr.
*C. E. Coting
L. Curtis
C. Devens
*D. Foster
G. P. Gardner, Jr.
*F. C. Gray
†J. Grew
*H. F. Hagemann, Jr.
B. M. Hall
E. B. Hanify
J. S. Howe
R. S. Humphrey
A. W. Hunnewell
W. D. Ireland
*J. J. KaplanM. T. Kelleher
C. Kennedy
*R. Lowell
G. Olmsted, Jr.
E. H. Osgood
A. H. Parker, Jr.
W. A. Parker
R. F. Perkins
H. L. Shattuck
L. P. Stack
J. O. Stubbs
*P. H. Theopold
O. Wolcott
*S. H. Wolcott
†S. H. Wolcott, Jr.
G. L. Wrenn, 2nd
R. A. YoungDeposits go on interest fifth day of each month
Dividends are payable 1st Monday in January
April, July and October**South Boston Savings Bank**
460 Broadway (South Boston District)

Date of Incorporation, March 3, 1863

Robert M. Bowen
*President***Alfred W. Archibald**
*Treasurer***George M. Pond**
Francis P. Hersey
*Vice Presidents***Kenneth G. LeClair**
Edward G. Morse
*Assistant Treasurers***John M. Bleakie**
*Clerk of Corporation**Trustees**C. Bigelow
J. M. Bleakie
*H. Bowen
*R. M. Bowen
†M. G. Chamberlin
*F. Deane
†A. L. Doggett
K. S. Domett
F. E. Douglas
C. H. Frost
B. Gavin
*F. P. HerseyE. H. Hommel
G. M. King
E. M. Kling
J. F. Lanegan
L. H. Leary
F. G. Neal
*G. M. Pond
R. E. Seeger
†A. O. Shallna
*F. A. Stevens
M. I. StoneDeposits go on interest fifteenth day of each month
Dividends are payable on or after the 20th day of
April and October

*Member of Board of Investment.

†Member of Auditing Committee.

Suffolk Franklin Savings Bank
45 Franklin Street

Date of incorporation, March 7, 1833

Branch Offices

1 Tremont Street
66 Charles Street
6 Park Square
205 Berkeley Street
555 Boylston Street
139 Massachusetts Avenue
10 Birch Street, Roslindale

Maynard L. Harris
President

Joseph H. Bacheller, Jr.
Ezec. Vice President

Herbert F. Ayres
Edward M. Kehoe
Asst. Vice Presidents

U. Haskell Crocker
Clerk of Corporation

H. Rushton Harwood,
Jr.
Treasurer

Cora I. Blanchard
Charles H. Douglass, Jr.
James M. Dyer
John M. George
Joseph H. McLellan
William M. Meikle
J. Ashton Nickerson
Joseph S. Nutter
Carl S. Page
Douglas W. Smith
Robert N. Spofford
Assistant Treasurers

Trustees

F. W. Andres	E. Henderson
H. H. Ayer	*L. T. Hill
J. H. Bacheller, Jr.	R. F. Hooper
T. P. Beal	G. Howland
G. W. Blakeley, Jr.	A. B. Hunt
H. Bourneuf	C. Hutchins
E. D. Brooks	K. L. Isaacs
E. D. Brooks, Jr.	C. D. Jacobs
L. W. Cabot	R. W. Lawson
A. P. Carter	W. B. Long
*R. P. Chapman	A. P. Loring
W. H. Claflin, 3rd	R. H. Lovell
C. A. Coolidge	J. W. Lund
U. H. Crocker	J. B. McIntosh
*L. F. Daley	*H. H. Meyer
L. B. Damon	J. L. Motley
C. C. Dasey	A. O'Keefe
†T. G. Dignan	J. A. Paine
F. C. Dumaine, Jr.	M. E. Pierce
R. J. Eaton	W. L. Pierce
*R. G. Emerson	G. E. Putnam, Jr.
J. T. Fallon	†J. E. Rogerson
D. Falvey	P. T. Rothwell
C. K. Fitts	H. E. Russell
*J. G. Flint	*W. B. Snow
E. W. Gammons	Q. W. Wales
*J. F. Gerrity	S. Weeks, Jr.
C. J. Gilbert	A. Wheeler
O. Hall	E. N. White
F. T. Hammond, Jr.	†W. W. Wolbach
J. E. Harrell	*H. A. Wood, Jr.
J. B. Harriman	A. O. Yeames
*M. L. Harris	

Deposits go on interest tenth day of each month
Dividends are payable April 20 and October 20

Union Savings Bank of Boston
69 Franklin Street

Date of Incorporation, February 8, 1865

Branch Offices

216 Tremont Street
728 Washington Street, Norwood

William B. Carolan
President

William E. Mackey
Francis P. Carolan
Vice Presidents

Ruth E. Manning
Clerk of Corporation

William H. Wragg
Treasurer

William E. Mackey
Francis P. Carolan
Margaret E. Jacobs
Francis A. McQuaid
Veronica F. Fitzgerald
Assistant Treasurers

Trustees

*J. I. Ahern	W. E. Mackey
J. K. Bottomley	W. B. McGonigle
F. P. Brennan	*T. J. McHugh
F. P. Carolan	*A. C. McMenimen
*W. B. Carolan	*J. C. Morrison
E. B. Crowley	C. W. Mulcahy
†E. A. Dunbar	F. J. Muldoon
J. F. Fitzgerald	J. E. O'Connell
*F. G. Fitzpatrick	†T. L. O'Connor
C. J. Fox	†E. J. O'Neil, Jr.
W. J. Gillis	W. J. O'Sullivan
W. J. Hagerty	R. D. Patterson
J. J. Halloran	J. V. Quinlan, Jr.
F. E. Johnston	E. W. Supple
*A. J. Kelly	J. A. Walsh
W. C. Kendrick	W. H. Wragg
F. G. Lynn	

Deposits go on interest tenth day of each month
Dividends are payable April 20 and October 20

Warren Institution for Savings
3 Park Street

Date of Incorporation, February 21, 1829

Branch Offices

North Station Concourse
South Station Concourse

Archibald Dresser
President

John P. Carr
Henry J. Nichols
Albert E. Pfefferle
Vice Presidents

Malcolm C. Eaton
Malcolm T. MacVicar
Asst. Vice Presidents

Albert E. Pfefferle
Treasurer

Albert R. Hill
Louis W. Sheppard
Assistant Treasurers

Trustees

*R. K. Bachelder	†T. Motley, 2nd
†H. R. Bartlett	*H. J. Nichols
C. W. Blood	†T. A. Pappas
J. P. Carr	A. E. Pfefferle
*A. Dresser	*B. C. Tower
*J. H. Eaton, Jr.	*R. B. Tyler
B. T. Fawcett	J. A. Volpe
P. W. Fitzpatrick	G. Wallace
C. Kenny	J. N. Worcester
J. F. McManmon	

Deposits go on interest tenth day of each month
Dividends are payable April 10 and October 10

*Member of Board of Investment.
†Member of Auditing Committee.

Wildey Savings Bank**22 Boylston Street**

Date of Incorporation, March 18, 1892

Leone V. Gould <i>President</i>	Emanuel H. Sanders <i>Treasurer</i>
Aubrey C. Trethewey Charles E. Gibson Verdie A. Dodds <i>Vice Presidents</i>	Bradbury H. Huff William J. Collins <i>Assistant Treasurers</i>

Lewis S. Burns
Clerk of Corporation

Trustees

W. A. Brade	E. C. Keating
L. S. Burns	F. W. Kurth
V. A. Dodds	G. L. Lincoln
E. A. Farnum	E. A. Pearson
R. Fitz Gerald	*A. S. Roe
*C. E. Gibson	D. B. Ruggles
*D. C. Goss	E. H. Sanders
*L. V. Gould	†C. Taylor
†R. S. Hamilton	G. P. Towle
†G. W. Henderson	*A. C. Trethewey

Deposits go on interest fifteenth business day of each month

Dividends are payable May 25 and November 25

BRAINTREE**The Braintree Savings Bank****865 Washington Street
(South Braintree District)**

Date of Incorporation, March 21, 1870

Norton P. Potter <i>President</i>	Robert P. Gray <i>Treasurer</i>
John W. Harding Ernest T. Fulton Carroll D. Welch <i>Vice Presidents</i>	W. Wallace Kelley <i>Assistant Treasurer</i> Fred W. Shaylor <i>Clerk of Corporation</i>

Trustees

G. W. Bryant	*M. N. Peck
†J. H. Dignan	*N. P. Potter
*E. T. Fulton	F. W. Shaylor
R. P. Gray	H. C. Thayer
*J. W. Harding	J. T. Trefry, Jr.
†R. C. Holmes	C. D. Welch
J. Landers (Hon.)	†W. E. Westman
D. K. Norris	*H. C. White

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

BRIDGEWATER**Bridgewater Savings Bank****14 Main Street**

Date of Incorporation, March 19, 1872

Branch Office**12 West Center Street, West Bridgewater**

Alfred T. Wells <i>President</i>	Frank W. Burrill <i>Treasurer</i>
Lloyd P. Tyrer <i>Exec. Vice President</i>	Arnold M. Gibson <i>Assistant Treasurer</i>
Orran D. Libby <i>Vice President</i>	Paul Huffington <i>Clerk of Corporation</i>

Trustees

†A. W. Ahlborg	E. F. McHugh
†G. W. Barney	R. A. McNeeland
R. G. Clark, Jr.	*G. W. Petersson
*W. E. Clark	A. E. Pratt
*H. G. Daiker	F. Sanborn
P. Huffington	H. A. Sarkisian
H. L. Jenkins	†J. A. Shockley
*J. W. Johnson	L. P. Tyrer
†J. E. Keith	B. E. Ward
C. P. Lewis	*A. T. Wells
*O. D. Libby	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

BROCKTON**Brockton Savings Bank****1 North Main Street**

Date of Incorporation, March 3, 1881

Branch Office**443 Belmont Street**

Harold S. Crocker <i>President</i>	Malcolm B. Norcross <i>Treasurer</i>
Joseph W. Keith Malcolm B. Norcross <i>Vice Presidents</i>	Frederick J. Roche Walter R. Lendh Michael E. Tumonis Andrew W. Carter Fred D. Williamson <i>Assistant Treasurers</i>
John A. Eaton, Jr. <i>Clerk of Corporation</i>	

Trustees

W. G. Allen	*J. W. Keith
H. A. Baynes	A. L. Lane
*H. S. Crocker	*F. B. Linchan
†S. W. Davis	*A. D. Matarese
A. C. Doyle	M. B. Norcross
J. A. Eaton, Jr.	E. H. O'Neill
L. F. Eaton	†P. W. Prouty
G. O. Jenkins	†K. E. Sampson
G. E. Keith	*H. W. Sprague

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

People's Savings Bank of Brockton**221 Main Street**

Date of Incorporation, February 8, 1895

Clarence C. Reed <i>President</i>	Franklin H. Whitney <i>Treasurer</i>
George I. Crowell Herbert C. Low <i>Vice Presidents</i>	Frederick E. Henry Graham W. Hinckley Deane R. MacKenzie Edward E. Erickson <i>Assistant Treasurers</i>
Freeman E. Burgess <i>Clerk of Corporation</i>	

Trustees

F. E. Burgess	†W. E. Keith
*G. I. Crowell	P. H. Leavitt
W. E. Doyle	*H. C. Low
*W. Fencer	G. M. McCrillis
J. W. Filoon	†A. F. Phillips
W. A. Forbush	*C. C. Reed
†P. S. Jones	J. R. Wheatley
H. C. Keith (Hon.)	F. H. Whitney
*R. Keith	

Deposits go on interest first business day of each month

Dividends are payable March 1 and September 1

BROOKLINE**Brookline Savings Bank****160 Washington Street**

Date of Incorporation, February 24, 1871

Branch Offices**1340 Beacon Street****1018 West Roxbury Parkway**

Augustus W. Soule <i>President</i>	Adrian E. Bessey <i>Treasurer</i>
H. S. Payson Rowe Franklin T. Pfaelzer, Jr. Frederick T. Pratt <i>Vice Presidents</i>	J. Stanley Lee J. Warren Vedder, Jr. Earl C. Rogers Mildred Stronge Percy S. Hardy <i>Assistant Treasurers</i>

Henry D. White
*Clerk of Corporation***Trustees**

†H. G. Bradley, Jr.	*F. T. Pfaelzer, Jr.
F. S. Deland, Jr.	*F. T. Pratt
D. T. Field	R. W. Pratt
F. Fiske	E. W. Rogers
*R. I. Hunneman	*H. S. P. Rowe
*J. H. Magee	C. F. Rowley
†H. H. Newell	*A. H. Soule
C. A. Newhall	†H. D. White

Deposits go on interest tenth business day of each month

Dividends are payable January 20 and July 20

CAMBRIDGE**Cambridge Savings Bank****1374 Massachusetts Avenue**

Date of Incorporation, April 2, 1834

Granville H. Beever <i>President</i>	Stuart Shaffer <i>Treasurer</i>
Henry W. Durant Stuart Shaffer <i>Vice Presidents</i>	Donald O. Nylander <i>Comptroller</i>
Richard K. Hillman <i>Asst. Vice President</i>	Charles H. Blanchard Gilmore B. Creelman, Jr. John P. Derby Arthur W. Porter <i>Assistant Treasurers</i>
Marcus Morton <i>Clerk of Corporation</i>	

Trustees

†F. Adams	F. J. Good
F. T. Baldwin	*A. S. Hill
R. Baldwin	S. H. Lawton
T. R. Beal	†J. Lintner
*G. H. Beever	A. Morrison
*W. H. Churchill	M. Morton
†J. G. Cushman	H. L. Sampson
R. A. Dow	E. W. Sexton
A. Drinkwater	S. Shaffer
*R. P. Dudley	P. P. Sharples
*H. W. Durant	

Deposits go on interest first business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Cambridgeport Savings Bank**689 Massachusetts Avenue**

Date of Incorporation, March 15, 1853

Robert F. Nutting <i>President</i>	Stanley L. Brown <i>Treasurer</i>
John W. Wood Joseph Guiney Leslie C. Read <i>Vice Presidents</i>	Raymond J. Adams William T. Livingston George A. Yule John P. Geishecker <i>Assistant Treasurers</i>
Albert F. White <i>Clerk of Corporation</i>	

Trustees

J. B. Atkinson	*R. F. Nutting
E. L. Bennett	†A. S. Pevear
B. H. Bowden	J. W. Powers
F. D. Campbell	*L. C. Read
G. E. Cole	A. R. Tonon
*P. R. Corcoran	†F. H. Townsend
†W. P. Dole	J. O. Welch
*J. Guiney	A. F. White
I. Kaplan	S. D. Wonders
F. H. Lovejoy	*J. W. Wood
R. D. Muzzey	

Deposits go on interest tenth day of each month

Dividends are payable January 20, April 20, July 20 and October 20

*Member of Board of Investment.

†Member of Auditing Committee.

East Cambridge Savings Bank
292 Cambridge Street

Date of Incorporation, April 29, 1854

George E. Lakschewitz <i>President</i>	Earland S. Black <i>Treasurer</i>
Earland S. Black	Charles B. Cutter
Willard C. Craig <i>Vice Presidents</i>	Ralph G. Burstad <i>Assistant Treasurers</i>
Norman S. Blanchard <i>Clerk of Corporation</i>	

Trustees

T. E. Ahern	†F. B. Hicks
E. S. Black	*J. F. Jefferson
J. H. Campbell	L. P. Jordan
*W. C. Craig	*G. E. Lakschewitz
C. B. Cutter	R. A. Sheffield
R. R. DeGuglielmo	†L. O. Simonds
*F. H. Dillaby	*C. H. Sloan
†R. W. Fawcett	J. Thomson, Jr.
E. J. Fudge	

Deposits go on interest fifteenth business day of each month

Dividends are payable April 15 and October 15

North Avenue Savings Bank
1960 Massachusetts Avenue

Date of Incorporation, March 7, 1872

Ralph F. George <i>President</i>	Arthur W. Emerson <i>Treasurer</i>
Wallace St. C. Jones	Harold M. Cook
William J. Wauters <i>Vice Presidents</i>	Ralph R. Forsman
Chester M. Grover <i>Clerk of Corporation</i>	William F. Askin, Jr. <i>Assistant Treasurers</i>

Trustees

A. I. Bicknell	†L. Lane
J. F. Blackman	†J. A. Lunn
J. M. Dry	*F. H. Nickels
R. R. Duncan	J. W. Norris
O. C. Eckel	†G. M. Olive
*R. F. George	*F. E. Park, Jr.
H. G. Gerrish	†J. H. Parry
T. F. Gibson	*W. D. Swan
†C. M. Grover	J. H. Walsh
†C. L. Hanson	*W. J. Wauters
*W. St. C. Jones	

Deposits go on interest tenth business day of each month

Dividends are payable April 10 and October 10

CANTON

The Canton Institution for Savings
557 Washington Street

Date of Incorporation, March 4, 1835

Charles K. Endicott <i>President</i>	Charles F. Dings <i>Treasurer</i>
Paul Revere	Eugene Williams <i>Assistant Treasurer</i>
George M. Mansfield <i>Vice Presidents</i>	
Roland W. Wetherbee <i>Clerk of Corporation</i>	

Trustees

J. S. Bullock	*G. M. Mansfield
†H. B. Capen	†V. Pozzo
C. F. Dings	P. Revere
†J. H. Draper, Jr.	R. T. Seavey
W. S. Draper, Jr.	*G. Stokinger
*C. K. Endicott	J. C. Sullivan
*J. E. Fish, Jr.	*J. W. Wattles, 3rd
*J. H. Hinds	R. W. Wetherbee
R. S. Iliff	*R. Williams, Jr.

Deposits go on interest first business day of each month

Dividends are payable April 15 and October 15

CHELSEA

Chelsea Savings Bank
267 Broadway

Date of Incorporation, April 28, 1854

Branch Office
10 Pleasant Street, Revere

Wilford S. Cuthbertson <i>President</i>	William M. Beal <i>Treasurer</i>
Sidney M. Kensinger	Alfred R. Dugan
Walter L. Martin	Donald R. Stormont
Donald R. Stormont	James W. Yandell <i>Assistant Treasurers</i>
Edward P. Wells <i>Vice Presidents</i>	

Gertrude L. Flemming
Clerk of Corporation

Trustees

*I. F. Atwood	†F. J. Lane
A. Brown	W. L. Martin
*W. S. Cuthbertson	W. J. Murdock, Jr.
†H. W. Dingwell	W. H. Neagle
P. D. Duncan	C. W. Norris
*W. W. Dykeman	R. O. Rockwell, Jr.
P. D. Harrower	F. J. Ryan
F. H. Hersom	*G. W. Shepherd
W. H. Hickey	†I. W. Slade
W. R. Holmes	S. A. Smith
S. M. Kensinger	D. R. Stormont
G. J. King	*E. P. Wells

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

*Member of Board of Investment.

†Member of Auditing Committee.

County Savings Bank
435 Broadway

Date of Incorporation, February 27, 1890

Royal S. Wentworth <i>President</i>	Herbert C. Corliss <i>Treasurer</i>
Alton B. Atwood Robert C. Seamans <i>Vice Presidents</i>	C. Muriel Nickerson <i>Assistant Treasurer</i>
	Vincent Cassani <i>Clerk of Corporation</i>

Trustees

*A. B. Atwood	†D. J. McCarty
C. N. Atwood	W. E. Mutz
J. Bailen	C. M. Nickerson
†V. Cassani	C. L. Raffi
H. C. Corliss	*P. B. Seamans
H. W. Frost	*R. C. Seamans
*H. D. Hancock	R. C. Seamans, Jr.
S. B. Hayes	*J. F. Tierney
†C. S. Hobart	W. S. Walata
E. J. McCarthy	*R. S. Wentworth

Deposits go on interest twentieth day of each month
Dividends are payable April 20 and October 20

CHICOPEE

Chicopee Savings Bank
36 Center Street

Date of Incorporation, February 27, 1845

Branch Office
794 Memorial Drive

Nelson B. Carter <i>President</i>	James E. Marshall <i>Treasurer</i>
Emerson G. Gaylord Edmund A. Roy Charles J. Seaver Stanislaw Sitarz <i>Vice Presidents</i>	James P. Dout Albert H. Roy Stephen A. Zajchowski <i>Assistant Treasurers</i>
	Addison C. Morse <i>Clerk of Corporation</i>

Trustees

E. W. Beauchamp	*E. F. McDonnell
D. F. Cauty	A. C. Morse
*N. B. Carter	†G. C. Murphy
P. H. D'Amour	E. J. Pryzbyla
E. R. Dupuis	L. A. Remy
E. G. Gaylord (Hon.)	*E. A. Roy
J. M. Grise, Jr.	*W. W. Sample
†C. E. Holgate	C. J. Seaver
J. A. Lavallee	S. Sitarz
†E. R. Lavigne	A. J. Stonina
J. E. Marshall	

Deposits go on interest first business day of each month
Dividends are payable January 1 and July 1

Chicopee Falls Savings Bank
91 Main Street (Chicopee Falls District)

Date of Incorporation, March 20, 1875

G. Noble Davidson <i>President</i>	William G. Kimball <i>Treasurer</i>
Leslie C. Taylor <i>Ezec. Vice President</i>	Julian W. Combs <i>Assistant Treasurer</i>
N. P. Ames Carter <i>Vice President</i>	R. Eugene Blank <i>Clerk of Corporation</i>

Trustees

A. Balthazar	J. B. Knight
R. E. Blank	C. S. Leonard
C. W. Bray	T. M. McAuley
N. P. A. Carter	†E. J. O'Neil
*G. N. Davidson	*A. E. Roberts
†J. A. Deslauriers	W. J. Strycharz
*J. L. Fitzpatrick	A. E. Taylor (Hon.)
*R. W. Fleury	L. C. Taylor
*L. R. Flint	H. J. Tessier
†A. E. Gelinas	E. J. Ziemba
S. B. King	

Deposits go on interest first business day of each month
Dividends are payable January 1 and July 1

CLINTON

Clinton Savings Bank
200 Church Street

Date of Incorporation, May 15, 1851

John D. Hamilton <i>President</i>	Charles B. Chickering <i>Treasurer</i>
John Chandler Douglas J. Hayes <i>Vice Presidents</i>	James H. Wiesman <i>Assistant Treasurer</i>

John J. Mitchell
Clerk of Corporation

Trustees

J. Chandler	*D. J. Hayes
C. B. Chickering	A. Kuettner
W. P. Constantino	K. P. Martin
C. C. Coulter	*W. E. Miles
A. W. Farwell	J. J. Mitchell
†E. P. Gannon	†W. T. Normandin
†E. F. Gibbons	J. J. Philbin
*J. D. Hamilton	H. L. Robichaud

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15

*Member of Board of Investment.
†Member of Auditing Committee.

COHASSET**Cohasset Savings Bank**
Elm Street

Date of Incorporation, February 28, 1845

Kendall T. Bates <i>President</i>	Winthrop L. Graham <i>Treasurer</i>
Paul T. Litchfield <i>Vice President</i>	Hannah F. Sullivan <i>Assistant Treasurer</i>
Samuel B. Bates <i>Clerk of Corporation</i>	

Trustees

*J. Bates	*P. T. Litchfield
*K. T. Bates	†E. W. Pratt
S. B. Bates	*R. E. Sherbrooke
†T. Bates	†W. C. Swift
J. H. Dean	*W. C. Wheelwright
H. T. Gleason	A. O. Wood
W. L. Graham	

Deposits go on interest first business day of each month

Dividends are payable Wednesday after the 1st Tuesday of January and July

CONCORD**The Middlesex Institution for Savings**
46 Main Street

Date of Incorporation, March 4, 1835

Stedman Buttrick <i>President</i>	Julian W. Ballou <i>Treasurer</i>
Egbert S. Newbury, Jr. <i>Vice President</i>	John C. Collins Whitney S. Smith <i>Assistant Treasurers</i>

Alice D. Anderson
*Clerk of Corporation**Trustees*

J. W. Ballou	F. R. Johnson
W. B. Bartlett	H. A. Laughlin
*S. Buttrick	*E. S. Newbury, Jr.
E. R. Davis	†R. J. Rodday
*T. Flint	W. S. Smith
†E. R. Howard	*E. K. True
P. Jewell, Jr.	†B. Wheeler

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

CONWAY**Conway Savings Bank**
Main Street

Date of Incorporation, March 10, 1887

John H. Parker <i>President</i>	Ralph G. Lilly <i>Treasurer</i>
C. Sumner Boyden <i>Vice President</i>	Eliza G. Camp <i>Assistant Treasurer</i>

Clarence W. Boyden
*Clerk of Corporation**Trustees*

*R. A. Anderson	T. C. Kelleher
*C. S. Boyden	†C. N. Lilly
C. W. Boyden	*J. H. Parker
†L. W. Graves	†R. L. Roberts
R. G. Hassell	R. L. Sears
G. B. Hosley	*R. S. Totman

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

DANVERS**Danvers Savings Bank**
1 Conant Street

Date of Incorporation, March 20, 1850

Charles F. Murray <i>President</i>	Everett A. Needham <i>Treasurer</i>
Albert T. Armitage	Grace L. Kirby
Leland J. Ross	William H. Price, Jr. <i>Assistant Treasurers</i>
George B. Sears	
Sargent H. Wellman <i>Vice Presidents</i>	Harry T. Merrill <i>Clerk of Corporation</i>

Trustees

A. T. Armitage	*C. F. Murray
C. V. Clement, Jr.	H. K. Parker
†R. W. Esty	*D. R. Pope
*R. H. Gaskill	R. S. Roberts
A. P. Hutchinson	*L. J. Ross
H. E. June	†G. B. Sears
*D. Lockwood	C. S. Tapley
F. D. MacDonald	S. H. Wellman
H. T. Merrill	†C. T. Whittaker

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

DEDHAM**Dedham Institution for Savings**
603 High Street

Date of Incorporation, March 19, 1831

Branch Office
673 High Street, Westwood

Waldo C. Hodgdon <i>President</i>	Daniel J. Savage <i>Treasurer</i>
Robert F. Clark <i>Exec. Vice President</i>	Roland E. Reid Esther J. Thunstrom <i>Assistant Treasurers</i>
Sidney S. Batchelder <i>Vice President</i>	

Charles W. Bartlett
*Clerk of Corporation**Trustees*

R. Bancroft	N. L. Harris
C. W. Bartlett	H. W. Haynes
*S. S. Batchelder	W. P. Hersey
R. F. Clark	W. L. Hitchcock
†F. W. Crocker	*W. C. Hodgdon
W. N. Day	*R. C. Larcom
B. Fisher	*G. C. Lee
G. S. Goldthwait	†A. T. Lyman
P. Grant	†W. T. Ripley, Jr.

Deposits go on interest first business day of each month

Dividends are payable April 30 and October 31

*Member of Board of Investment.

†Member of Auditing Committee.

EAST BRIDGEWATER**East Bridgewater Savings Bank**
29 Bedford Street

Date of Incorporation, March 8, 1870

Charles W. Waterman <i>President</i>	Ralph H. Keith <i>Treasurer</i>
Prescott Washburn <i>Vice President</i>	Hazel A. Leland <i>Assistant Treasurer</i>
Edmund W. Nutter <i>Clerk of Corporation</i>	

Trustees

*J. M. Chandler	R. H. Keith
*F. W. Cousins	H. W. Kingman
†S. F. Dixon	E. W. Nutter
*M. C. Edson	*W. C. Paulson
†L. R. Fisher	G. A. Ridder
H. A. Fraser	M. F. Roach, Jr.
B. F. Goss	A. C. Swanson
R. H. Hall	P. Washburn
†F. N. Houghton	*C. W. Waterman

Deposits go on interest first business day of each month

Dividends are payable April 5 and October 5

EASTHAMPTON**Easthampton Savings Bank**
36 Main Street

Date of Incorporation, February 10, 1869

George F. Evans <i>President</i>	Howard E. Fasser <i>Treasurer</i>
Howard E. Fasser	Isabelle B. Lafferty
Wilfred L. Richard <i>Vice Presidents</i>	Traugott J. Wodicka
	Robert L. Mullaly <i>Assistant Treasurers</i>

William M. Fiske
*Clerk of Corporation**Trustees*

L. R. Bressler	F. J. Modena
P. J. Clapp	J. J. Moriarty, Jr.
H. W. Conant	*E. T. O'Brien
†W. J. Czelusniak	†L. B. Pond
*G. F. Evans	*J. S. Rapalus
H. E. Fasser	*W. L. Richard
W. M. Fiske	*W. E. Riedel
A. V. Galbraith	E. G. Schaeffer
†W. F. Kelsey	

Deposits go on interest first business day of each month

Dividends are payable February 15 and August 15

EASTON**North Easton Savings Bank**
68 Main Street (North Easton District)

Date of Incorporation, February 8, 1864

John S. Ames, Jr. <i>President</i>	Aldo D. Johnson <i>Treasurer</i>
Daniel F. Buckley	Alice K. Briggs
Edward M. Carr <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Elmer L. Randall
*Clerk of Corporation**Trustees*

D. Ames	J. W. Linehan
J. S. Ames, Sr. (Hon.)	*C. F. McCarthy
*J. S. Ames, Jr.	*R. A. McNamara
D. F. Buckley	N. B. Morse
*E. M. Carr	†E. L. Randall
*R. J. Hatchfield	†S. F. Rice
R. P. Howard	†E. H. White
A. D. Johnson	

Deposits go on interest fifteenth business day of each month

Dividends are payable April 15 and October 15

EDGARTOWN**Dukes County Savings Bank**
Main Street

Date of Incorporation, March 8, 1855

John W. Osborn <i>President</i>	Maria D. Hill <i>Treasurer</i>
Henry Corey	Robert D. West <i>Assistant Treasurer</i>
D. Herbert Flanders	Fred H. Chirgwin <i>Clerk of Corporation</i>
Robert M. Love <i>Vice Presidents</i>	

Trustees

A. A. Alley	R. J. Mitchell
J. Campbell	†W. B. Norton
F. H. Chirgwin	*J. W. Osborn
*H. Corey	*E. L. Stevenson, Jr.
*D. H. Flanders	†D. C. Thompson
K. T. Galley	†E. W. Vincent
*A. Hall	J. A. Willoughby
*R. M. Love	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

EVERETT**Everett Savings Bank**
466 Broadway

Date of Incorporation, March 1, 1889

Stanley R. Gardiner <i>President</i>	Sara E. Dresser <i>Treasurer</i>
Joseph E. Cannell	Harry E. Hall
Willard C. Lombard <i>Vice Presidents</i>	Robert M. Price <i>Assistant Treasurers</i>

Alden P. Tuells
*Clerk of Corporation**Trustees*

†E. H. Ahlin	†W. C. Lyford
*H. Beats	W. C. Lyford, Jr.
*J. E. Cannell	H. L. Macaulay
S. E. Dresser	†H. K. Macdonald
*S. R. Gardiner	R. K. Manning
*J. W. Holmes	R. K. Manning, Jr.
J. R. Leighton	*K. P. Sargent
W. C. Lombard	E. H. Tobey, Jr.
W. P. Lombard	A. P. Tuells

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

FAIRHAVEN**Fairhaven Institution for Savings**
15 Center Street

Date of Incorporation, February 10, 1832

John H. Seaman <i>President</i>	Orrin B. Carpenter <i>Treasurer</i>
F. Standish Kelley <i>Exec. Vice President</i>	Theresa E. Underwood
Robert E. Browne <i>Clerk of Corporation</i>	Richard H. Carpenter <i>Assistant Treasurers</i>

Trustees

E. G. Braley	J. L. Hiller
R. E. Browne	*F. S. Kelley
O. B. Carpenter	W. K. Kuechler
R. H. Carpenter	L. B. Maxfield
*H. A. Darwin	†L. W. Morton
H. Fell	J. H. Seaman
*R. W. Foster	*C. H. Sisson
†G. A. Greene	W. Tallman
†E. A. Hayward	R. Young

Deposits go on interest second Monday of each month

Dividends are payable 4th Monday of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

FALL RIVER**The Citizens' Savings Bank**
4 South Main Street

Date of Incorporation, November 15, 1851

Leeds Burchard <i>President</i>	John M. Parker <i>Treasurer</i>
William H. Pearse William E. Crowther Thomas J. Hudner <i>Vice Presidents</i>	Mary E. Lynch John W. Borden <i>Assistant Treasurers</i>

Warren A. Parmenter
*Clerk of Corporation**Trustees*

†G. R. Ashworth	*T. J. Hudner
A. L. Audet	D. S. Owler
A. L. Berryman	J. M. Parker
*R. C. Bigelow	W. A. Parmenter
*G. W. Bliss	*W. H. Pearse
*H. S. R. Buffinton	W. Prescott
*L. Burchard	M. R. Silva
T. R. Burrell, III	F. E. Sullivan
O. M. Cherry (Hon.)	†N. F. Thompson
*W. E. Crowther	H. T. Walker
H. Gottlieb	†R. C. Westgate

Deposits go on interest first business day of each month

Dividends are payable 2nd Monday of June and December

Fall River Savings Bank
141 North Main Street

Date of Incorporation, March 11, 1828

Thomas B. Bassett <i>President</i>	Robert F. Sykes <i>Treasurer</i>
M. Richard Brown <i>Vice President</i>	William L. Stewart Leslie H. King Alston M. Rigby <i>Assistant Treasurers</i>
George M. Jackson <i>Clerk of Corporation</i>	

Trustees

A. B. Almy	R. Harrison
*T. B. Bassett	C. H. Hawes
*E. Brayton	G. M. Jackson
†L. S. Brayton	*G. E. Kay
*M. R. Brown	L. Mendes
J. E. Bullock	E. B. Mills
†F. M. Chace	*R. F. Morton
H. W. Durfee	T. A. Rodgers, Jr.
†R. H. Gee	R. F. Sykes
A. E. Hanson	

Deposits go on interest fifth day of each month

Dividends are payable April 15 and October 15

Fall River Five Cents Savings Bank
79 North Main Street

Date of Incorporation, April 10, 1855

William F. Staples <i>President</i>	Lincoln P. Holmes <i>Treasurer</i>
Richard K. Hawes Douglas J. Richardson <i>Vice Presidents</i>	Joseph C. Kay Donald A. Bogle Charles H. Hodgson <i>Assistant Treasurers</i>
Arthur R. Derbyshire <i>Clerk of Corporation</i>	

Trustees

H. W. Barnett	*R. K. Hawes
R. A. Bogle	R. K. Hawes, Jr.
A. T. Buffinton	L. P. Holmes
A. N. Clarke	M. Jaffe
J. A. Cohen	†E. H. Leeming
F. A. Crosson	W. T. Manning
R. L. Currant	E. V. D. Mills
A. H. Davis	*D. J. Richardson
†C. D. Davol	*W. F. Sanford
C. S. Deplitch	*W. F. Staples
A. R. Derbyshire	H. A. Swett (Hon.)
†F. C. Elliott	R. M. Thompson
J. A. Faria	*M. F. Welsh
R. Green	M. A. Westgate

Deposits go on interest first business day of each month

Dividends are payable June 10 and December 10

Union Savings Bank
20 South Main Street

Date of Incorporation, April 24, 1869

James P. Hart <i>President</i>	Ernest L. Peirce <i>Treasurer</i>
Israel Brayton Cyrus C. Rounseville <i>Vice Presidents</i>	Edith C. Twisse Herbert Boothman <i>Assistant Treasurers</i>

Lincoln D. Brayton
*Clerk of Corporation**Trustees*

†H. Ashton	†W. F. Davis
W. H. Barker	*G. Delano, Jr.
†J. F. Beckett, Jr.	*J. P. Hart
*I. Brayton	E. L. Peirce
*P. S. Brayton	H. J. Regan
L. D. Brayton	*C. C. Rounseville
F. J. Carreiro	C. P. Ryan
D. A. Davis	T. F. Tansey

Deposits go on interest fifteenth business day of each month

Dividends are payable May 19 and November 19

*Member of Board of Investment.

†Member of Auditing Committee.

FITCHBURG

Fitchburg Savings Bank
745 Main Street

Date of Incorporation, February 12, 1846

Branch Office
550 Kimball Street

Frederick C. Ober
President

Byron D. Merrill
Treasurer

Richard Bullock
Russell B. Lowe
Vice Presidents

Frederick W. Smith
Assistant Treasurer

Thornton K. Ware
Clerk of Corporation

Trustees

W. W. Aalto	H. V. Lindberg
*W. B. Adams	J. H. Long, Jr.
*J. B. Aubuchon	*R. B. Lowe
*R. Bullock	F. W. Lyman
E. C. Caouette	W. L. McBride
D. Crocker	B. D. Merrill
D. M. Crocker	†A. H. Meyer
P. W. Dawley	*F. C. Ober
E. S. Eichin	†E. B. Sherman
G. W. Falk	H. K. Simonds
E. W. Fish	W. T. Swain
T. J. Godley	C. F. Taylor
N. Harrower	G. R. Wallace, III
†C. F. Holt	†T. K. Ware
V. E. Huntington	A. Woollacott

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

The Worcester North Savings Institution
288-294 Main Street

Date of Incorporation, May 26, 1868

William S. Brown
President

Ernest J. Townsend
Treasurer

Wilbur W. Henry
Vice President

J. Everett White
Assistant Treasurer

James H. Walsh
Clerk of Corporation

Trustees

*W. E. Aubuchon	O. G. Hedstrom
A. Belliveau	W. W. Henry
†H. F. Bergstresser	C. P. Johnson
H. G. Bowen	J. A. Lowe
*W. S. Brown	W. A. Lowe
*S. F. Chittick	E. J. Lyman
N. C. Cross	*P. A. McKittrick
W. H. Dolan	†G. W. Munson
R. W. Fisher	*A. G. Neal
J. G. Flynn	J. B. Reynolds
W. O. Forman	F. M. Rhoten
†D. D. Goodwin	E. J. Townsend
W. C. Hardy	J. H. Walsh

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

FOXBOROUGH

Foxborough Savings Bank
4 School Street

Date of Incorporation, April 18, 1855

Harold W. Moore
President

Walter E. Clarkin
Treasurer

Edwin H. Downs
James J. Putnam
Vice Presidents

Hattie L. Smith
Assistant Treasurer

Grace E. Donovan
Clerk of Corporation

Trustees

L. L. Carpenter	*J. H. Marsden
W. E. Clarkin	*H. W. Moore
†G. E. Donovan	*D. H. Pike
*E. H. Downs	*J. J. Putnam
W. P. Fuller	N. R. Smith
†A. G. Hutchins	*R. E. Wagner

Deposits go on interest first business day of each month

Dividends are payable June 15 and December 15

FRAMINGHAM

Farmers' & Mechanics' Savings Bank
15 Park Street

Date of Incorporation, April 23, 1883

Arthur M. Fitts, Jr.
President

Vernard J. Irvine
Treasurer

Vernard J. Irvine
Clarence E. Dunaven
Charles F. Long
Vice Presidents

Milton E. Baldwin, Jr.
Charles D. Warner
Assistant Treasurers

Victor H. Galvani
Clerk of Corporation

Trustees

*C. E. Dunaven	†R. G. MacPherson
*A. M. Fitts, Jr.	*H. E. Matheson
†V. H. Galvani	†J. A. Robertson
J. P. Hastings	*H. Schnare
V. J. Irvine	*W. F. Sullivan
*N. C. Kennedy	†R. N. Wallis
*C. F. Long	

Deposits go on interest first business day of each month

Dividends are payable April 21 and October 21

*Member of Board of Investment.

†Member of Auditing Committee.

FRANKLIN

Benjamin Franklin Savings Bank
58 Main Street

Date of Incorporation, February 20, 1871

Clinton S. Clark <i>President</i>	John R. Goodwin <i>Treasurer</i>
Lewis J. Cataldo Warren R. Gilmore Charles H. Lawrence <i>Vice Presidents</i>	William R. Feeley <i>Assistant Treasurer</i> Edmund J. Keefe <i>Clerk of Corporation</i>

Trustees

H. C. Abbott	C. B. Hobbs
*C. H. Carlson	M. J. Kearney
*L. J. Cataldo	E. J. Keefe
*C. S. Clark	*T. F. Keefe
†G. W. Dana	*C. H. Lawrence
H. W. Eastman	†D. S. Mackintosh
W. R. Feeley	D. J. Mann
*W. R. Gilmore	*R. N. Peterson
J. R. Goodwin	J. Vena
†W. B. Goodwin	

Deposits go on interest first business day of each month

Dividends are payable January 15 and July 15

GARDNER

The Gardner Savings Bank
29 Parker Street

Date of Incorporation, May 26, 1868

Warren S. Shepard <i>President</i>	Robert N. Ellis <i>Treasurer</i>
Isaac B. Howe Edmund L. Nichols <i>Vice Presidents</i>	Helen E. Erickson <i>Clerk of Corporation</i>

Trustees

*P. A. Bjurling	T. P. Kelly
P. R. Bryant	R. A. Keyworth
†H. E. Drake	E. F. Leach
J. A. Dunn	†M. A. Moore
R. N. Ellis	†C. E. Nichols
R. N. Greenwood	*E. L. Nichols
G. H. Heywood, Jr.	*D. W. Schoonmaker
*I. B. Howe	*W. S. Shepard
V. W. Howe	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

GEORGETOWN

Georgetown Savings Bank
24 East Main Street

Date of Incorporation, May 26, 1868

Robert F. Metcalf <i>President</i>	Guy A. Minchin <i>Treasurer</i>
William C. Stetson <i>Clerk of Corporation</i>	Ruth B. Stetson <i>Assistant Treasurer</i>

Trustees

B. Adams	G. A. Minchin
C. G. Baker	H. C. Perley
C. H. Chaplin	†R. Perley
*D. C. Elliott	†H. N. Pingree
*F. H. Harriman	R. S. Prescott
†C. A. Holmes	W. C. Stetson
F. M. Meader	D. M. Tenney
*R. F. Metcalf	

Deposits go on interest fifteenth day of each month

Dividends are payable April 20 and October 20

GLOUCESTER

Cape Ann Savings Bank
109 Main Street

Date of Incorporation, April 15, 1846

William Moore <i>President</i>	Charles W. Lowrie <i>Treasurer</i>
Temple A. Bradley <i>Exec. Vice President</i>	Carrie E. Christensen Lester W. Harrison <i>Assistant Treasurers</i>
William S. Webber <i>Vice President</i>	

Arthur C. Davis
Clerk of Corporation

Trustees

*E. R. Abbott	C. W. Lowrie
†H. Bell	†L. C. McEwen
T. A. Bradley	R. F. Marshall
A. C. Davis	†R. A. Merchant
*H. C. Dexter	*W. Moore
N. A. Faulk	E. Morley
J. H. Griffin	*L. H. Peterson
C. T. Heberle, Jr.	*W. S. Webber
H. L. Jodrey, Jr.	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

GREAT BARRINGTON

Great Barrington Savings Bank
244 Main Street

Date of Incorporation, February 23, 1869

Frederick H. Turner <i>President</i>	R. Gordon Granger <i>Treasurer</i>
Peter I. Adams <i>Vice President</i>	D. Allen Hall Emma H. Stanton <i>Assistant Treasurers</i>
William F. Flaherty <i>Clerk of Corporation</i>	

Trustees

*P. I. Adams	F. E. Harmon
R. B. Anderson	J. B. Hull
*H. S. Andrews	J. H. Lansing
H. H. Erbe	†M. E. Leafgreen
†W. F. Flaherty	†G. R. McCormick
*M. J. Gilligan	I. J. Sermini
R. G. Granger	F. H. Turner
D. A. Hall	H. K. Turner
W. B. Hall	*R. F. Tyler

Deposits go on interest first business day of each month

Dividends are payable April 30 and October 31

GREENFIELD

The Franklin Savings Institution
332 Main Street

Date of Incorporation, April 2, 1834

Thomas W. Symons <i>President</i>	Merle W. Scott <i>Treasurer</i>
Frederick H. Payne <i>Vice President</i>	Ernest R. Alexander Frank C. Keegan <i>Assistant Treasurers</i>
Joseph W. Ballard <i>Clerk of Corporation</i>	

Trustees

J. B. Baker	F. H. Reed
J. W. Ballard	*P. Rogers
J. T. Bartlett	†W. H. Shortell
H. J. Cadwell	*J. W. Smead
C. F. Clark	†C. F. Smith
R. S. Harper	*C. N. Stoddard, Jr.
*D. C. Lunt	C. S. Strecker
A. G. Moody	*T. W. Symons
F. H. Payne	

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Greenfield Savings Bank
358 Main Street

Date of Incorporation, March 19, 1869

William S. Keith <i>President</i>	Sidney W. Parsons <i>Treasurer</i>
Lester J. Clapp <i>Exec. Vice President</i>	Warren O. Weir Matthew N. Polo <i>Assistant Treasurers</i>
Samuel T. Tisdale <i>Clerk of Corporation</i>	

Trustees

A. B. Allen	G. J. Hayer
F. R. Andrews	T. M. Hayes
L. M. Cairns	W. J. Hosmer
L. J. Clapp	*W. S. Keith
†F. B. Dole	†R. T. Lyman
H. V. Erickson	*J. B. Roys
R. J. Farr	*D. B. Swain
*L. B. Fortin	S. T. Tisdale
*W. C. Gates	†A. Warner
*J. W. Haigis	W. O. Weir

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

HARWICH

Cape Cod Five Cents Savings Bank
Main Street (Harwich Port District)

Date of Incorporation, March 16, 1855

Branch Offices

Main Street, Chatham
Main Street, Orleans

Ralph B. Snow <i>President</i>	George P. Marble <i>Treasurer</i>
Ida M. Taylor	Eleanor A. Lake
Benjamin O. Eldredge <i>Vice Presidents</i>	Milton L. Cahoon <i>Assistant Treasurers</i>
John H. Paine <i>Clerk of Corporation</i>	

Trustees

R. E. Allen	O. T. Murray
L. A. Anderson	J. H. Paine
*H. T. Crocker	*D. S. Sears
*B. O. Eldredge	*R. B. Snow
C. K. Eldredge	K. A. Sparrow
E. E. Eldredge	†A. B. Stewart
†C. L. Goodspeed	†I. M. Taylor
*U. S. Livingston	

Deposits go on interest second Wednesday of each month

Dividends are payable 2nd Wednesday of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

HAVERHILL

Haverhill Savings Bank
153 Merrimack Street

Date of Incorporation, February 8, 1828

Branch Office
17 Main Street, Topsfield

Lawrence J. Ewing <i>President</i>	Stanwood D. Evans <i>Treasurer</i>
Stanwood D. Evans Harry E. Adams, Jr. <i>Vice Presidents</i>	Harry E. Adams, Jr. Donald K. Laing Genevieve D. Mack <i>Assistant Treasurers</i>

Charles E. Curtis
Clerk of Corporation

Trustees

†C. T. Bixby	H. M. Goodwin
†G. H. Bixby	S. P. Horne
C. A. Bodwell	*W. F. Hubley
T. E. Cargill, Jr.	†C. F. Johnson
J. A. Currier	I. L. Keith
C. E. Curtis	H. W. Kimball
S. D. Evans	*A. B. MacGregor
*L. J. Ewing	*G. E. McGregor
J. J. Fahey	R. V. McNamara
R. E. Gardner	*L. M. Poore

Deposits go on interest twentieth day of each month

Dividends are payable April 20 and October 20

Pentucket Five Cents Savings Bank
46 Washington Street

Date of Incorporation, March 17, 1891

Henry L. Wallace <i>President</i>	Millard S. Bishop <i>Treasurer</i>
Aaron Hoyt J. Storer Macdougall <i>Vice Presidents</i>	Clyde G. Page Stewart M. Mattinson <i>Assistant Treasurers</i>

George M. Goodwin
Clerk of Corporation

Trustees

M. S. Bishop	*B. McGregor
W. H. Butler	R. H. Morse
*H. A. Fernald	†A. G. Nichols
G. M. Goodwin	*J. R. Page
†C. E. Haseltine	W. S. Soroka
*A. Hoyt	H. L. Stone
C. L. Hoyt	A. H. Veasey, Jr.
N. C. Johnson	*H. L. Wallace
*J. S. Macdougall	†W. Watson
A. D. Marble	

Deposits go on interest first day of each month

Dividends are payable February 1, May 1, August 1 and November 1.

HINGHAM

The Hingham Institution for Savings
55 Main Street

Date of Incorporation, April 2, 1834

Albert W. Tweedy <i>President</i>	Francis B. Cushing <i>Treasurer</i>
Louville F. Niles <i>Vice President</i>	Malcolm V. Cann <i>Assistant Treasurer</i>
William L. Howard <i>Clerk of Corporation</i>	

Trustees

*E. H. Anderson	M. C. Newell
†J. P. Barnes	L. F. Niles
F. B. Cushing	†J. A. Parrish
*W. B. Downey	C. Salmon
*L. W. Foster	P. A. Stoddard
†L. L. Howard	*A. W. Tweedy
W. L. Howard	A. E. Whittemore
*C. F. Nettleship, Jr.	

Deposits go on interest first business day of each month

Dividends are payable April 15 and October 15

HOLLISTON

Holliston Savings Bank
763 Washington Street

Date of Incorporation, February 27, 1872

Edward G. Fischer <i>President</i>	Robert A. Saccone <i>Treasurer</i>
Robert A. Saccone <i>Exec. Vice President</i>	Isabelle G. Twitchell <i>Assistant Treasurer</i>
Louis J. Maeder Howard S. Wells <i>Vice Presidents</i>	

Wallace P. Watts
Clerk of Corporation

Trustees

*R. H. Adams	†G. W. Morse
†C. O. Bartlett	*E. D. Olmstead
†F. F. Cole	*S. D. Olmstead
L. H. Cox	*R. A. Saccone
E. G. Fischer	I. G. Twitchell
R. D. Fisher	W. P. Watts
*A. H. Garbutt	H. S. Wells
E. S. Holbrook	C. A. Williams
*L. J. Maeder	*H. B. Youngling

Deposits go on interest first business day of each month

Dividends are payable June 15 and December 15

*Member of Board of Investment.
†Member of Auditing Committee.

HOLYOKE**Holyoke Savings Bank**
143 Chestnut Street

Date of Incorporation, February 21, 1855

William H. Smith, 2nd <i>President</i>	Earl Duncan <i>Treasurer</i>
Edward P. White <i>Vice President</i>	Leonard M. Baldwin Joseph H. Bengier Frederic F. Isakson William M. Minkley Walter R. Noffke <i>Assistant Treasurers</i>
Edward F. Day <i>Clerk of Corporation</i>	

Trustees

B. Alderman	R. J. Harrington
†H. H. Allen	†R. E. McCorkindale
*S. R. Allyn	*G. F. Murray
†J. L. Barowsky	S. A. Russell
*J. S. Begley	L. J. Simard
*R. F. Blount	P. S. Sinclair
J. W. Coffman	*W. H. Smith, 2nd
E. F. Day	H. J. Szewczynski
*E. Docherty	R. P. Towne
W. Dwight	E. P. White

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Mechanics' Savings Bank
347 Dwight Street

Date of Incorporation, March 19, 1872

Branch Office
40 Bridge Street, South Hadley Falls

Donald C. Mackintosh <i>President</i>	Harold P. Kelley <i>Treasurer</i>
Frank E. Button Arthur E. Sheldon Charles H. Kent <i>Vice Presidents</i>	Robert F. Batchelor James G. Haggerty Eleanor W. Malone John M. Dornan <i>Assistant Treasurers</i>

A. Kenneth Riley
*Clerk of Corporation**Trustees*

R. E. Barrett, Jr.	*D. C. Mackintosh
†H. V. Burgee	C. F. Moriarty
*F. E. Button	†E. C. Reid
H. J. Corcoran	A. K. Riley
A. E. French	A. Saltman
J. N. Hazen	*A. E. Sheldon
H. P. Kelley	†F. G. C. Smith, Jr.
*C. H. Kent	*R. M. Weiser
O. C. Kohler	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Peoples Savings Bank
314 High Street

Date of Incorporation, March 19, 1885

Russell L. Davenport <i>President</i>	Lewis J. Lamont <i>Treasurer</i>
Philip M. Judd William J. Mills Donald R. Taber <i>Vice Presidents</i>	Stanley Clark Marjorie E. Green <i>Assistant Treasurers</i>
Donald McCorkindale <i>Clerk of Corporation</i>	

Trustees

†F. P. Barrett	P. M. Judd
†A. F. Bollenbach	L. J. Lamont
R. A. Brainerd	*V. A. Langelier, Jr.
†M. G. Campagna	D. McCorkindale
B. W. Childs	W. J. Mills
J. V. Czelusniak	*D. J. O'Connell
*R. L. Davenport	S. Resnic
J. E. Driscoll	*D. R. Taber
*F. R. Green	

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

HOPKINTON**Hopkinton Savings Bank**
10 Main Street

Date of Incorporation, March 23, 1867

Willard E. Pratt <i>President</i>	C. Russell Neale <i>Treasurer</i>
C. Russell Neale <i>Exec. Vice President</i>	Beatrice H. Holt Doris Wolfe <i>Assistant Treasurers</i>
A. Clayton Waite Clarence D. Farrar <i>Vice Presidents</i>	

Trustees

E. H. Adams	W. T. Hamilton
†C. C. Cleverley	K. M. Holt
F. B. Doughty	†C. H. Melvin
*A. L. Douglas	C. R. Neale
*L. P. Eagles	*C. W. Parmenter
L. D. Farrar	*W. E. Pratt
†E. F. Fecteau	*A. C. Waite
E. W. Flood	

Deposits go on interest last day of each month

Dividends are payable last business day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

HUDSON

Hudson Savings Bank
42 Main Street

Date of Incorporation, February 26, 1869

G. Woodbury Parker <i>President</i>	Clarence H. Robinson <i>Treasurer</i>
Clarence H. Robinson Ralph Fieldsend John M. Meserve Harold A. Priest <i>Vice Presidents</i>	Donald H. Wheeler <i>Assistant Treasurer</i> Fred E. Morris <i>Clerk of Corporation</i>

Trustees

A. G. Bonazzoli	F. E. Morris
G. A. Coyne	C. H. O'Donnell
†H. G. Field	*G. W. Parker
*R. Fieldsend	L. L. Parker
R. C. Holden	†O. L. Perrault
W. T. Hood	J. J. Plant
W. E. Kirkpatrick	*H. A. Priest
*C. T. Lamson	†H. A. Reardon
*J. M. Meserve	C. H. Robinson
E. F. Morgan, Jr.	W. F. Smith

Deposits go on interest fifteenth day of each month
Dividends are payable January 15 and July 15

IPSWICH

Ipswich Savings Bank
23 Market Street

Date of Incorporation, March 20, 1869

Augustus J. Barton, Jr. <i>President</i>	Melvin W. Buker <i>Treasurer</i>
Charles E. Goodhue, Jr. <i>Exec. Vice President</i>	Charles A. Mallard <i>Clerk of Corporation</i>
Paul R. Goodhue Jesse M. Morehouse <i>Vice Presidents</i>	

Trustees

M. C. Arthur	C. E. Goodhue, Jr.
*A. J. Barton, Jr.	*P. R. Goodhue
*G. A. Bolles	W. E. Hall
H. Burke	†C. A. Mallard
L. B. Burnham	*J. M. Morehouse
*B. K. Collins	†S. H. Perley
F. L. Collins	†F. H. Whipple

Deposits go on interest first business day of each month
Dividends are payable last business day of April and October

LAWRENCE

Broadway Savings Bank
454 Essex Street

Date of Incorporation, March 9, 1872

George W. Hamblet <i>President</i>	Ernest W. Roebuck <i>Treasurer</i>
Arthur Sweeney <i>Vice President</i>	Raymond J. Telford <i>Assistant Treasurer</i>
W. C. Tomlinson <i>Clerk of Corporation</i>	

Trustees

*J. F. Bacigalupo	F. H. Locke
J. H. Barrington	C. D. McDuffie
J. T. Batal	E. W. Roebuck
J. L. Dean	R. H. Sherman
W. V. Demers	*C. F. Smith
*J. K. Dow	*A. Sweeney
G. H. Gage	W. C. Tomlinson
J. F. Glynn	†J. A. Torrisi
*G. W. Hamblet	†E. L. Wilkinson
G. W. Hamblet, Jr.	†W. N. Webster
F. B. Kittredge	

Deposits go on interest last business day of each month
Dividends are payable last business day of April and October

Community Savings Bank
450 Essex Street

Date of Incorporation, May 8, 1933

J. Joseph Muldowney <i>President</i>	Robert J. Fraser <i>Treasurer</i>
John J. Dineen <i>Vice President</i>	Fernand A. Bernardin <i>Clerk of Corporation</i>

Trustees

F. A. Bernardin	M. A. Landers
*S. H. Brennan, Jr.	F. J. Leone
†W. T. Bride	*T. Longworth
*M. J. Caplan	C. T. McCarthy
J. A. Comber	*J. J. Muldowney
*W. H. Daly	†D. J. Murphy, Jr.
J. J. Dineen, Jr.	†J. Petralia
J. P. S. Doherty	N. H. Rodd
J. E. Fenton	I. E. Rogers, Jr.
J. P. Holihan	L. R. Viger
A. E. Jewell	

Deposits go on interest last business day of each month
Dividends are payable April 30 and October 31

*Member of Board of Investment.

†Member of Auditing Committee.

Essex Savings Bank
290-294 Essex Street

Date of Incorporation, March 15, 1847

Richard Ward <i>President</i>	Philip F. Danforth <i>Treasurer</i>
Philip F. Danforth <i>Exec. Vice President</i>	John E. Abercrombie
J. Rodney Ball	Arthur R. Atkinson
William S. Swindells	Norman L. Miller
Harold T. Houston	George F. Hanson
<i>Vice Presidents</i>	William A. Hilbert <i>Assistant Treasurers</i>

James H. Eaton
Clerk of Corporation

Trustees

J. R. Ball	*H. T. Houston
†W. E. Casey	†M. W. Kenney
L. S. Cox	R. W. Knight
P. F. Danforth	I. E. Rogers
J. H. Eaton	*W. S. Swindells
L. M. Eidam	*R. Ward
†C. R. Harrison	*R. A. Woodcock
*C. W. Holland	

Deposits go on interest fifteenth business day of each month

Dividends are payable April 15 and October 15

Lawrence Savings Bank
255 Essex Street

Date of Incorporation, March 10, 1868

Harold S. Buckley <i>President</i>	Alfred H. Smith <i>Treasurer</i>
Charles M. Poore <i>Exec. Vice President</i>	Matilda G. Caliri
A. Murray Howe <i>Vice President</i>	Lorraine C. Mulreany
	Donald E. Anderson
	Roger N. Bower <i>Assistant Treasurers</i>

Irving W. Sargent
Clerk of Corporation

Trustees

*A. J. Battershill	W. H. Keller
E. A. Bernardin	A. J. Lloyd
*H. S. Buckley	V. J. Mill, Jr.
H. J. Bunting	C. E. Morrison, Jr.
J. V. Caliri	K. S. Norwood
G. A. Clark	M. F. Norwood
†B. R. Cleveland	H. H. Petzold
†P. D. Dalrymple	C. M. Poore
J. J. DiSalvo	I. W. Sargent
†G. R. Fulton	A. H. Smith
C. G. Hatch	B. E. Smith
*A. M. Howe	*R. W. Turner

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

LEE

Lee Savings Bank
75 Park Street

Date of Incorporation, March 5, 1852

John P. Palmer <i>President</i>	Albert N. Nettleton <i>Treasurer</i>
Earl M. Baldwin	Esther M. Kuhn
Harry M. Keating	Alba A. Pasco
Albert N. Nettleton <i>Vice Presidents</i>	Charles M. Tacy <i>Assistant Treasurers</i>

James I. Brown
Clerk of Corporation

Trustees

*E. M. Baldwin	A. N. Nettleton
J. I. Brown	*J. P. Palmer
†E. J. Cerruti	N. C. Tacy
E. R. Christenson	†F. H. Vohr
R. Forman	†G. S. Wickham
*H. M. Keating	

Deposits go on interest first business day of each month

Dividends are payable June 1 and December 1

LEICESTER

Leicester Savings Bank
1082 Main Street

Date of Incorporation, April 17, 1869

Warren C. Lane <i>President</i>	Walter A. McMullin <i>Treasurer</i>
Myrton O. Davis	Charles E. McMullin
Oscar V. Payne	<i>Vice Treasurer</i>
Hubert J. Watson <i>Vice Presidents</i>	C. John W. Sperry <i>Clerk of Corporation</i>

Trustees

†J. W. Copeland	*O. V. Payne
*M. O. Davis	*R. R. Rossley
†F. W. Flint	H. O. Smith
F. E. Kennedy	†C. J. W. Sperry
*W. C. Lane	*W. N. Sprague
C. E. McMullin	*G. F. E. Story
W. A. McMullin	*H. J. Watson

Deposits go on interest first business day of each month

Dividends are payable June 1 and December 1

LENOX

Lenox Savings Bank
Main Street

Date of Incorporation, April 4, 1890

(office vacant) <i>President</i>	William D. Roche <i>Treasurer</i>
J. Burrell Fielding <i>Vice President</i>	Edward S. Harubin
	Kate F. Stanley <i>Assistant Treasurers</i>

Trustees

*L. H. Bull	W. T. Lahart
†W. H. Clifford	A. J. Loveless
*W. M. Coakley	G. E. Mole
*J. B. Fielding	J. H. Pelton
T. P. Fielding	W. D. Roche
†H. J. Klipp	†J. N. Walsh
*W. E. Lahart	A. Wylie

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

*Member of Board of Investment.

†Member of Auditing Committee.

LEOMINSTER**Leominster Savings Bank**
15 Monument Square

Date of Incorporation, March 16, 1865

J. Harry Arnold <i>President</i>	Bowers A. Fischer <i>Treasurer</i>
Ralph A. Robertson <i>Vice President</i>	Bentley A. Foster Joseph S. Kibling <i>Assistant Treasurers</i>

Albert O. Bell
*Clerk of Corporation**Trustees*

*J. H. Arnold	J. W. Guffin
*T. F. Bagley	W. James
A. O. Bell	†A. G. Kennard
*C. D. Bent	D. A. Lubin
G. H. Cook, Jr.	W. M. Mayo
B. A. Fischer	†R. L. Newton
H. Fontaine	*R. A. Robertson
D. H. Goodell	†H. L. Wilkinson

Deposits go on interest first business day of each month
Dividends are payable first business day of January and July

LEXINGTON**Lexington Savings Bank**
1778 Massachusetts Avenue

Date of Incorporation, March 11, 1871

Richard P. Cromwell <i>President</i>	Edward D. Duncan <i>Treasurer</i>
Winthrop H. Bowker	Grace A. Bears <i>Assistant Treasurer</i>
Joseph R. Cotton	Walter C. Ballard <i>Clerk of Corporation</i>
William G. Potter <i>Vice Presidents</i>	

Trustees

W. C. Ballard	D. A. Lynch
W. H. Bowker	J. MacLachlan
†R. D. Brown	E. C. Martin
J. R. Cotton	*H. S. O. Nichols
*R. P. Cromwell	D. E. Nickerson
L. L. Crone	*S. I. Phalen
R. S. Davenport	*W. G. Potter
C. G. Davis	†L. T. Redman
J. H. Duffy	†W. R. Rosenberger
G. W. Emery	C. E. Scribner
G. E. Graves	*C. C. Taylor
R. H. Holt	*R. H. Tucker
L. L. Hoyt	E. B. Worthen, Jr.

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1

LOWELL**The Central Savings Bank**
50 Central Street

Date of Incorporation, March 3, 1871

Walter C. Wilson <i>President</i>	Hans H. Schliebus <i>Treasurer</i>
Philip S. Marden	Gerald F. Bolton
Harry G. Pollard	Howard C. Dick
George H. Upton <i>Vice Presidents</i>	J. Donald Adams <i>Assistant Treasurers</i>

William T. Sheppard
*Clerk of Corporation**Trustees*

*H. E. Clayton	H. G. Pollard
P. A. Gagnon	H. H. Schliebus
*C. J. Lombard	W. T. Sheppard
P. S. Marden	E. B. Stevens
†B. A. McKittrick	*G. H. Upton
†R. T. Morse	*W. C. Wilson
†F. F. O'Donnell	W. C. Wilson, Jr.

Deposits go on interest first business day after the tenth of each month
Dividends are payable 3rd Wednesday of April and October

City Institution for Savings in Lowell
200 Central Street

Date of Incorporation, April 12, 1837

Branch Office
1A Andover Road, Billerica

Charles E. Boles <i>President</i>	(office vacant) <i>Treasurer</i>
Robert A. Abbott	Ida A. Bell
John W. Robinson <i>Vice Presidents</i>	James L. Cashman <i>Assistant Treasurers</i>
J. Russell Havey <i>Clerk of Corporation</i>	

Trustees

*R. A. Abbott	†H. H. Leighton
A. Bergeron	*E. P. O'Loughlin
*C. E. Boles	J. W. Robinson
*A. W. Colburn	*J. T. Stevens
J. R. Havey	†O. Stevens, Jr.
V. Hockmeyer	†W. E. Wood

Deposits go on interest second Saturday of each month
Dividends are payable Monday following 2nd Saturday of January and July

The Lowell Five Cent Savings Bank
34 John Street

Date of Incorporation, April 12, 1854

Branch Offices
Boston Road, Chelmsford Center
Vinal Square, North Chelmsford

Harold K. Bartlett <i>President</i>	Edward N. Lamson <i>Treasurer</i>
William A. Thompson	Robert C. Long
Alvah H. Weaver <i>Vice Presidents</i>	Roy A. Morgan
	William B. Toohy <i>Assistant Treasurers</i>

Howard J. Hall
*Clerk of Corporation**Trustees*

G. Archer	B. D. Lambert
*H. K. Bartlett	*E. F. Lamson
†G. E. Branch	E. N. Lamson
*T. T. Clark	G. A. McIntyre
D. F. Connors	C. L. O'Neil
†J. C. Donohoe	C. R. Page
H. J. Hall	*W. B. Reilly
B. A. Harless	W. A. Thompson
E. Harrington	*A. H. Weaver
†R. H. Hildreth	

Deposits go on interest first business day of each month
Dividends are payable last business day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

Lowell Institution for Savings
18 Shattuck Street

Date of Incorporation, February 20, 1829

Branch Office
342 Westford Street

Harold E. Hollingworth <i>President</i>	Robert L. Groves <i>Treasurer</i>
Randall B. Houghton <i>Vice President</i>	Richard C. MacGowan <i>Vice Treasurer</i>
James P. Cassidy <i>Clerk of Corporation</i>	Clarence H. Woodward Peter H. Eveleth Jane P. Kopyciński <i>Assistant Treasurers</i>

Trustees

G. W. Boyce	*R. B. Houghton
A. A. Cameron	†R. W. McKittrick
†J. P. Cassidy	*R. H. Olney
F. B. Downs	F. M. Qua
†H. F. Fessenden	P. J. Spencer
*H. E. Hollingworth	*D. F. Sullivan

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Merrimack River Savings Bank
228 Central Street

Date of Incorporation, February 24, 1871

Paul L. Perkins <i>President</i>	Earl M. Gray <i>Treasurer</i>
C. Marshall Forrest Frederick A. Flather Arthur L. Eno Earl M. Gray <i>Vice Presidents</i>	Elton L. F. Silk Edwin M. Jewett <i>Assistant Treasurers</i> B. Randolph Cady <i>Clerk of Corporation</i>

Trustees

*L. H. Beaulieu	C. M. Forrest
E. W. Brigham	W. B. French
M. J. Brown	S. R. Gleason
†G. A. Byam	*E. M. Gray
B. R. Cady	†J. Harvey
A. L. Eno	*A. G. Jenkins
†C. F. Fairbanks, 2nd	A. L. Levine
F. A. Flather	H. D. Macdonald
F. Flather	P. L. Perkins
*C. G. Forrest	*E. J. Saunders

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Washington Savings Bank
30 Middlesex Street

Date of Incorporation, April 6, 1892

John J. Hogan <i>President</i>	Raymond J. Daley <i>Treasurer</i>
George A. Leahey Frank D. Donovan Joseph W. Green <i>Vice Presidents</i>	Esther L. Ohlson John J. Hogan, Jr. <i>Assistant Treasurers</i>

William H. Sullivan
Clerk of Corporation

Trustees

*J. R. Bowler	*J. J. Hogan
†T. A. Callahan	G. A. Leahey (Hon.)
R. J. Daley	†D. L. McArdle
*F. D. Donovan	E. R. O'Heir
*W. F. Farrell	G. A. Ryan
W. L. Gookin	J. Stagnone
*J. W. Green	†W. H. Sullivan
H. W. Healey	

Deposits go on interest tenth day of each month

Dividends are payable February 10 and August 10

LUDLOW

Ludlow Savings Bank
33 North Street

Date of Incorporation, February 23, 1888

Branch Offices
220 Main Street, Belchertown
464 Main Street, Wilbraham

James P. Cormack <i>President</i>	Otto A. Peterson, Jr. <i>Treasurer</i>
Irving J. Cordner Robert M. Mackintosh Frederick D. Robbins <i>Vice Presidents</i>	James A. O'Neil Howard K. Rodenhizer Walter M. Bowles <i>Assistant Treasurers</i>
	Clarence F. Gillan <i>Clerk of Corporation</i>

Trustees

†P. R. Baird	*A. L. Martin
A. J. Boilard	R. R. Meunier
†C. H. Colwell	*A. L. Miller
I. J. Cordner	D. B. Miller
*J. P. Cormack	M. R. Nakashian
C. H. Farr	*J. E. Nilsson
O. K. Gilbert	F. D. Robbins
C. F. Gillan	C. G. Smith
C. W. Gowen	W. L. Spaulding
A. J. Letourneau	S. S. Stusick
*F. J. Livi	†A. P. Trombly
*R. M. Mackintosh	S. W. Wheeler

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

LYNN**Lynn Five Cents Savings Bank**
99 Market Street

Date of Incorporation, May 15, 1855

Branch Office
286 Humphrey Street, SwampscottCrawford H. Stocker, Jr. *President* Harold P. Symmes *Treasurer*Lawrence E. Brown
Frederick W. Hixon
William G. Keene
Vice Presidents
William C. Andrew
J. Norman Panall
Carl R. Perry
Gertrude E. Majeska
*Assistant Treasurers*Taylor B. Yeakley
*Clerk of Corporation**Trustees*J. M. Barnes
†C. B. Bethune
†S. W. Bradley
*R. P. Breed
R. P. Breed, Jr.
W. J. Breed
L. E. Brown
H. A. Durkee
C. C. Handy
C. E. Harwood
J. J. Heffernan
F. W. Hixon
W. G. Keene
L. B. Leonard
L. V. MacDuff
D. H. Marsh
†G. E. Rafferty
*T. W. Rogers
*M. W. Rolfe
†C. F. Smith, Jr.
†D. H. Smith
H. C. Smith
*C. H. Stocker, Jr.
H. P. Symmes
E. W. Tibbetts
E. S. Underwood
T. B. Yeakley

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Lynn Institution for Savings
25 Exchange Street

Date of Incorporation, June 20, 1826

Howard L. Huxtable
*President*Charles E. Cain
*Treasurer*Alfred E. Chase
Henry R. Mayo, Jr.
*Vice Presidents*Harry E. Fuller
H. Maxwell Inder
Wilbur T. Moulton
William E. Quinn
*Assistant Treasurers*Frederick E. Bowers
*Clerk of Corporation**Trustees*D. F. Allen
H. E. Ayer
R. Barnet
S. J. Barnet
F. E. Bowers
T. S. Bubier
C. E. Cain
*A. E. Chase
*T. D. Chatfield
V. A. Childs
J. A. Cook
W. N. Eichorn
W. N. Farquhar
†L. U. Fuller
*H. L. Huxtable
R. H. Illingworth
*H. M. Kelley
*H. R. Mayo, Jr.
M. F. McGrath
†G. R. Morgan
C. B. Newhall
R. F. Nichols
J. F. Phillips
*A. S. Potter
E. B. Redfield, Jr.
H. L. Ross
S. Shmishkiss
A. H. Stiles, Jr.
T. D. Welch
†F. C. Wilson

Deposits go on interest first day of each month

Dividends are payable last business day of April and October

MALDEN**Malden Savings Bank**
399 Main Street

Date of Incorporation, April 2, 1860

Branch Office
28 Lebanon StreetA. George Gilman
*President*Neil MacInnis
*Treasurer*George A. Ricker
Neil MacInnis
*Vice Presidents*Alfred T. Winston
Horace F. Lind
Carl A. Cariberg
Charles D. McBride
Malcolm W. Brown
*Assistant Treasurers*Laura B. Lane
*Clerk of Corporation**Trustees*†T. H. Bush
*E. L. Chandler
N. A. Clark
*J. W. Collins
G. Downie
F. E. Drew
W. H. Fisher
M. R. Flynn, Jr.
*N. A. Gallagher
*A. G. Gilman
B. E. Green
†W. C. Hamilton
R. Hardwick
†R. W. Horne
E. L. Kimball
H. J. Koniars
N. MacInnis
A. W. Miner
*J. A. Plummer
*G. A. Ricker
C. F. Springall
L. T. West

Deposits go on interest tenth day of each month

Dividends are payable April 15 and October 15

MARBLEHEAD**Marblehead Savings Bank**
21 Atlantic Avenue

Date of Incorporation, March 18, 1871

Walter S. Williams
*President*James R. Mercer, Jr.
*Treasurer*Richard M. Cook
James J. Hourihan
George L. MacDonald
James N. Skinner
*Vice Presidents*Edith E. Hincley
Louise T. Magee
Assistant Treasurers
Herbert A. Johnson
*Clerk of Corporation**Trustees**W. B. Ball
E. B. Brown
R. M. Cook
E. L. Doliber
*E. W. Farrell
†W. T. Foss
†C. W. Freeto
J. J. Hourihan
H. A. Johnson
G. L. MacDonald
W. Mason
†E. K. Murphy
F. N. Osborne
G. A. Parker
G. E. Peach
A. V. Rice
*J. N. Skinner
M. S. Smith
*J. G. Stevens
*W. S. Williams

Deposits go on interest first business day of each month

Dividends are payable April 30 and October 31

*Member of Board of Investment.

†Member of Auditing Committee.

MARLBOROUGH

Marlborough Savings Bank
32 Mechanic Street

Date of Incorporation, April 3, 1860

Leroy M. Craig
President

Ralph L. Potter
Treasurer

John A. Frye
Richard S. Temple
Vice Presidents

Charles E. Conder
Assistant Treasurer

Arnold S. Curtis
Clerk of Corporation

Trustees

*J. G. Allen	A. E. LeMarbre
E. F. Bigelow	J. N. Lowell
*L. M. Craig	*H. S. Morse
A. S. Curtis	R. C. Morse
C. T. Daley	C. J. O'Connell
R. H. Decker	R. L. Potter
†H. T. Eager	†D. C. Provasoli
*J. A. Frye	K. G. Stephenson
†R. B. Frye	R. S. Temple
*R. A. Johnson	

Deposits go on interest tenth day of each month

Dividends are payable 3rd Wednesday of January and July

MAYNARD

Assabet Institution for Savings
17 Nason Street

Date of Incorporation, March 31, 1904

Harold R. Goodwin
President

Donald W. Parker
Treasurer

Frank E. Sanderson
William Naylor
Vice Presidents

Lena E. Downey
Assistant Treasurer

Philip A. Wilson
Clerk of Corporation

Trustees

R. O. Drechsler	J. G. Osmo
†J. H. Edwards	A. Palmaccio
*R. A. Gallant	D. W. Parker
*H. R. Goodwin	*F. E. Sanderson
*H. L. King	†C. A. Stockbridge
R. A. Lund	H. E. Tuttle
N. J. Morton	†C. A. Wetherbee
*W. Naylor	H. R. Wilcox
H. F. Nordberg	P. A. Wilson

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

MEDFORD

Medford Savings Bank
29 High Street

Date of Incorporation, February 26, 1869

Branch Office
257 Spring Street

Earl B. Munro
President

George S. Rawlings
Treasurer

George S. Rawlings
Miah P. Crowley
Vice Presidents

Ralph F. Folsom
Richard S. DeVeer
Assistant Treasurers

Arthur G. Stearns
Clerk of Corporation

Trustees

F. W. Abbott	†J. M. O'Loughlin
*M. P. Crowley	G. S. Rawlings
J. H. DeFina	J. F. Reagan
J. R. Gaffey	A. D. Risman
H. E. Greenlaw	L. H. Robbins
*A. D. Hall	*E. H. Savage
†G. D. Hall	†A. G. Stearns
*E. B. Munro	*R. H. Tasker
R. P. O'Hanley	

Deposits go on interest fifteenth day of each month

Dividends are payable April 25 and October 25

MEDWAY

Medway Savings Bank
Village Street

Date of Incorporation, February 20, 1871

George Y. Robinson
President

Wallace D. Wills
Treasurer

John E. Kirby
Aaron W. Hobart
Vice Presidents

Lloyd C. King
Clerk of Corporation

Trustees

†H. W. Blethen, Jr.	†W. J. Malloy
F. B. Clark	T. J. McCarthy
*D. M. Gould	T. J. Moore
†A. T. Handverger	*R. J. O'Donnell
G. E. Harris	W. W. Ollendorff
*A. W. Hobart	J. H. Reardon
P. J. Kenney	*G. Y. Robinson
P. J. Kenney	A. L. Saunders
L. C. King	W. H. Simpson
*J. E. Kirby	W. D. Wills
J. R. Labaree	

Deposits go on interest first business day of each month

Dividends are payable March 15 and September 15

*Member of Board of Investment.

†Member of Auditing Committee.

MELROSE**Melrose Savings Bank**
476 Main Street

Date of Incorporation, April 5, 1872

Stanley Ransom <i>President</i>	Archer F. Thompson <i>Treasurer</i>
William B. Alexander Stanley A. Lawry <i>Vice Presidents</i>	Adolph F. Forsberg Winship Billings <i>Assistant Treasurers</i>

George W. Newhall
*Clerk of Corporation**Trustees*

W. B. Alexander	†M. A. Lynch
C. B. Bacall	†L. C. Peabody
R. H. Blanchard	*E. F. Proctor
*T. D. Canney	*S. Ransom
H. R. Corey	†J. P. Smith
*R. D. Culver	G. F. Tebbetts
L. C. Hennigar	E. H. Twitchell
L. H. Keith	*L. B. Waring
*S. A. Lawry	D. A. Welch
L. F. Leighton	H. B. Wilder
*R. E. Longshore	

Deposits go on interest fifteenth day of each month
Dividends are payable April 18 and October 18**MERRIMAC****Merrimac Savings Bank**
2 Church Street

Date of Incorporation, April 19, 1871

F. Leslie Viccaro <i>President</i>	Millard B. Hills <i>Treasurer</i>
Millard B. Hills A. Burleigh Sawyer Ray T. Wallace <i>Vice Presidents</i>	Robert L. Eckert <i>Clerk of Corporation</i>

Trustees

†W. L. Andrews	†T. E. Linehan
F. F. Calnan	*C. H. Phillips
H. F. Davis	A. B. Sawyer
R. L. Eckert	*F. L. Viccaro
M. B. Hills	*R. T. Wallace
†R. C. Journeyay	H. M. Waterhouse
W. T. Kelly	C. E. Whiting
W. G. Leighton	

Deposits go on interest fifteenth business day of each month
Dividends are payable April 25 and October 25**MIDDLEBOROUGH****Middleborough Savings Bank**
1 South Main Street

Date of Incorporation, March 15, 1873

Fletcher Clark, Jr. <i>President</i>	Henry C. Humphreys <i>Treasurer</i>
Theodore N. Wood <i>Vice President</i>	Leslie M. Woodward Roger H. Parent <i>Assistant Treasurers</i>

John G. Howes
*Clerk of Corporation**Trustees*

S. F. Alger	†D. G. Reed
G. R. Austin	N. D. Ryder
*F. Clark, Jr.	*A. F. Soule
*L. F. Harding	G. W. Stetson
†R. G. Hinckley	†E. E. Thomas
J. G. Howes	R. W. Tillson
B. C. Humphreys	C. P. Washburn, Jr.
H. A. Iseminger	*F. S. Weston
T. F. Mendall	*J. C. Whitcomb
J. G. Paur	T. N. Wood

Deposits go on interest first business day of each month
Dividends are payable April 5 and October 5**MILFORD****Milford Savings Bank**
236 Main Street

Date of Incorporation, April 24, 1851

Robert H. Curtiss <i>President</i>	John L. Carrier <i>Treasurer</i>
Percy L. Walker <i>Vice President</i>	Roger C. Oakes <i>Assistant Treasurer</i>

Henry Billings, 2d
*Clerk of Corporation**Trustees*

I. G. Ammen	†J. B. Jackson
†H. Billings, 2nd	*G. A. Shaw
*J. L. Carrier	†S. D. Vincent
R. H. Curtiss	P. L. Walker
*G. W. Ellis, Jr.	*C. F. Williams
F. A. Gould	L. Zocchi
A. D. Hill	

Deposits go on interest tenth day of each month
Dividends are payable April 15 and October 15**MILLBURY****Millbury Savings Bank**
106 Elm Street

Date of Incorporation, April 10, 1854

Harold S. Bowker <i>President</i>	Waldo W. Horne <i>Treasurer</i>
Harold E. Swenson Norman C. Perry <i>Vice Presidents</i>	Dudley F. Bowker <i>Assistant Treasurer</i>

Raymond R. Stevens
*Clerk of Corporation**Trustees*

B. Aldrich	†J. B. Manning
†F. H. Barnett	*N. C. Perry
*H. S. Bowker	R. R. Stevens
*A. L. Ducharme	W. T. Stockwell
*W. B. Harris	†O. H. Stowe
*W. D. Horne	*H. E. Swenson
W. W. Horne	W. J. Wallis
A. G. Kesseli	

Deposits go on interest first business day of each month
Dividends are payable January 15 and July 15

*Member of Board of Investment.

†Member of Auditing Committee.

MILTON

Milton Savings Bank
40 Adams Street

Date of Incorporation, May 18, 1905

Branch Office
555 Adams Street

Standish T. Bourne <i>President</i>	Richard H. Schmidt <i>Treasurer</i>
Edward C. Johnson, 2nd Robert L. Shewell <i>Vice Presidents</i>	Alice L. Moulton Martha M. Wiswell Robert R. Gay, Jr. <i>Assistant Treasurers</i>

Paul B. Watson, Jr.
Clerk of Corporation

Trustees

†K. Ames	W. Howland
C. F. Batchelder, Jr.	*E. C. Johnson, 2nd
*S. T. Bourne	H. W. King
*F. Chase	A. T. Kinnealey
G. J. Cronin	W. P. Melley
†P. F. Dudley	†W. S. Robbins
*E. Dyson	R. H. Schmidt
*A. Fay	*R. L. Shewell
J. Goostray	P. B. Watson, Jr.

Deposits go on interest fifth day of each month
Dividends are payable March 20 and September 20

MONSON

Monson Savings Bank
146 Main Street

Date of Incorporation, March 27, 1872

William H. Anderson <i>President</i>	John D. Aldrich <i>Treasurer</i>
Carlos C. McCray John P. Moriarty <i>Vice Presidents</i>	Hazel B. Hey <i>Assistant Treasurer</i>

Omer E. Bradway
Clerk of Corporation

Trustees

J. D. Aldrich	†W. Kimber
†B. P. Anderson	*C. C. McCray
W. H. Anderson	W. D. McCray
O. E. Bradway	*J. P. Moriarty
†Y. H. Brown	*C. H. F. Osborn
E. DeSantis	H. A. Pease
L. S. Farr	G. E. Rogers
F. B. Haley	S. L. Young
T. J. Hilliard	

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1

NANTUCKET

Nantucket Institution for Savings
2 Orange Street

Date of Incorporation, April 2, 1834

Alcon Chadwick <i>President</i>	Lillian A. Thurston <i>Treasurer</i>
Ralph I. Bartlett Ormonde F. Ingall <i>Vice Presidents</i>	Cecil Richrod, Jr. <i>Assistant Treasurer</i>
Leroy H. True <i>Clerk of Corporation</i>	

Trustees

†J. A. Backus, Jr.	J. J. Gardner, 2nd
A. R. Baker	*H. Gordon, Jr.
*J. S. Barrett	P. M. Hussey
*R. I. Bartlett	O. F. Ingall
*W. C. Brock	G. M. Lake
*E. R. Butler	†C. R. Morris
*A. Chadwick	C. H. Murray
*C. C. Coffin	R. E. Sanguinetti
H. B. Coleman	L. H. True
†A. F. Egan, Jr.	

Deposits go on interest third day of each month
Dividends are payable January 10 and July 10

NATICK

Natick Five Cents Savings Bank
6 Main Street

Date of Incorporation, April 5, 1859

C. Arthur Dowse <i>President</i>	Royal W. Tyler <i>Treasurer</i>
Arthur B. Fair George S. Hodgson <i>Vice Presidents</i>	Harrie F. Wentworth <i>Assistant Treasurer</i>

Thacher H. Fisk.
Clerk of Corporation

Trustees

*C. A. Dowse	E. R. Noyes
A. B. Fair	E. W. Peterson
*M. W. Fairbanks	T. F. Quinn
G. F. Fiske	T. F. Russell
†R. D. Harrington	R. W. Tyler
*G. S. Hodgson	H. F. Wentworth
†H. H. Johnson	*J. F. Yeager
†F. A. Moeller	

Deposits go on interest first business day of each month
Dividends are payable last business day of April and October

*Member of Board of Investment.
†Member of Auditing Committee.

NEW BEDFORD**New Bedford Five Cents Savings Bank
971 Purchase Street**

Date of Incorporation, April 14, 1855

W. Kempton Read <i>President</i>	John T. Chambers <i>Treasurer</i>
William A. Robinson, Jr. John M. Bullard <i>Vice Presidents</i>	Edward F. Dalzell S. George Davenport, Jr. Edward Aspin Clinton N. Tripp <i>Assistant Treasurers</i>
Allen Sherman <i>Clerk of Corporation</i>	

Trustees

†H. S. Bowie	E. P. Read
C. F. Broughton	*W. K. Read
J. M. Bullard	*W. T. Read
*J. A. Collins	*W. A. Robinson, Jr.
A. P. Doyle	*A. G. Seabury
M. M. Duff	A. Sherman
J. F. Francis	E. D. Stetson, Jr.
K. P. Goodwin	*P. Sweeney
W. R. Hindle	J. Swift, 3rd
†T. P. Klaren	C. H. Wardwell
R. B. MacLeod	†F. K. White
W. E. Parker	*E. H. Wing

Deposits go on interest first business day of each month

Dividends are payable April 10 and October 10

**New Bedford Institution for Savings
174 Union Street**

Date of Incorporation, June 16, 1825

Branch Offices

1601 Acushnet Avenue
10 Rodney French Boulevard
407 Rivet Street
821 Rockdale Avenue

Seabury Stanton <i>President</i>	Gordon D. Larcom <i>Treasurer</i>
William S. Downey <i>Vice President</i>	Adoniram T. Rounsevell Arthur F. Shaw, Jr. Clifford E. Hunt Frank G. King Donald M. Chace <i>Assistant Treasurers</i>
James B. Buckley <i>Clerk of Corporation</i>	

Trustees

C. G. Akin, Jr.	G. B. Knowles
F. E. Anderson	†A. W. Macy
C. Beckman	T. A. Mahoney
†C. A. W. Best	*C. Mitchell
J. B. Buckley	W. M. Owen
†A. D. Delano	*H. J. Perry
*W. S. Downey	*O. Prescott, Jr.
J. P. Duchaine	E. Rigby
J. Duff, 3rd	F. Simpson
W. R. Freitas	J. A. Smith
*J. F. Glennon	*S. Stanton
J. J. Gobell	*R. S. Stringer
W. G. Hughes	M. Walter, Jr.
J. D. Kenney	E. T. Wilson

Deposits go on interest first business day of each month

Dividends are payable April 10 and October 10

NEWBURYPORT**Institution for Savings, in Newburyport
and its vicinity
93 State Street**

Date of Incorporation, January 31, 1820

Willis F. Atkinson <i>President</i>	Emory Hollerer <i>Treasurer</i>
Emory Hollerer <i>Exec. Vice President</i>	William H. Carter <i>Clerk of Corporation</i>
Charles F. Brown Joseph W. L. Hale <i>Vice Presidents</i>	

Trustees

*W. F. Atkinson	J. W. Knapp
M. G. Ayers	L. M. Little
W. J. Bickford, Jr.	W. P. Lowell, Jr.
C. F. Brown	†H. W. Noyes
†C. A. Caswell	*W. R. Noyes
†L. B. Cheney	L. C. Peirce
W. S. Currier	L. B. Phister
M. L. Dodge	J. L. Potter
*J. W. L. Hale	H. W. Rogers
E. Hollerer	R. L. Toppan
*G. L. Hosford	*M. B. Wood
R. B. Hoyt	

Deposits go on interest fifteenth day of each month
Dividends are payable April 25 and October 25**Newburyport Five Cents Savings Bank
63 State Street**

Date of Incorporation, April 24, 1854

Allan R. Shepard <i>President</i>	Charles W. Morse <i>Treasurer</i>
William A. Kinsman William G. Dodge Laurence Hayward Charles W. Morse William H. Willis <i>Vice Presidents</i>	William H. Willis <i>Assistant Treasurer</i>
	Grace A. Stevens <i>Clerk of Corporation</i>

Trustees

*R. C. Brown	W. A. Kinsman
R. F. Churchill	C. W. Morse
†J. T. Connolly	C. W. Morse, Jr.
R. B. Davenport	†B. Pearson
W. G. Dodge	*G. P. Poor
J. Hardy	*A. W. Sanders
L. Hayward	*A. R. Shepard
E. E. Hicken	E. C. Shepard
†M. K. Hoyt	R. A. Webb
*S. Johnson	J. H. Welch
†R. W. Johnson	*C. E. Whitley
†A. V. Kelleher	W. H. Willis

Deposits go on interest first day of each month
Dividends are payable last business day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

NEWTON

Newton Savings Bank
286 Washington Street

Date of Incorporation, June 17, 1831

Branch Offices

289 Washington Street
103 Union Street, Newton Centre
43 Lincoln Street, Newton Highlands
133 Chapel Street, Needham
571 Washington Street, Wellesley

Joseph Earl Perry
President

Frederick S. Bacon
 Douglass B. Francis
Vice Presidents

Arthur K. Wells
Clerk of Corporation

Benjamin F. Louis
Treasurer

Donald P. Frail
 Ralph Sanguinetti
 Arnold E. Worth
Vice Treasurers

George W. Arbuckle
 David R. Donald
 William J. Ford
 H. Winston Mercer
 Ronald E. Seested
 John S. Stevens
 Raymond B. Thomas
Assistant Treasurers

Trustees

C. H. Alvord
 W. R. Amesbury
 *F. S. Bacon
 †E. G. Bates
 J. M. Bierer
 R. M. Binney
 H. S. Bothfeld
 T. L. Buell
 A. G. Curren
 R. I. Dwyer
 †D. J. Edwards
 *D. B. Francis
 A. L. Harwood, Jr.
 H. Harwood
 *F. A. Hawkins
 B. F. Louis
 R. M. Nichols
 *J. E. Perry
 L. S. Pruyne
 W. H. Raye, Jr.
 *W. H. Rice
 M. E. Sholkin
 E. P. Stevenson
 S. F. Teele
 J. M. Tomb
 †W. H. Vogler
 C. H. Walker
 A. K. Wells
 H. Whitmore, Jr.

Deposits go on interest tenth day of each month
 Dividends are payable on or before January 20 and
 July 20

West Newton Savings Bank
1314 Washington Street
(West Newton District)

Date of Incorporation, March 10, 1887

Branch Office

19 Pelham Island Road, Wayland

Kenneth W. Rogers
President

William F. Chase
 Maxwell P. Gaddis
Vice Presidents

Charles J. A. Wilson
Clerk of Corporation

Trustees

*E. G. Angevine
 *R. P. Atwood
 †A. G. Barron
 W. H. Best
 *B. J. Bowen
 *N. D. Bugbee
 *W. F. Chase
 G. H. Fernald
 M. P. Gaddis
 R. F. Gammons
 *J. W. Kellar
 G. J. Maguire
 *K. W. Rogers
 †W. A. Waldron
 R. Wengren
 *T. Weston
 †C. J. A. Wilson

Deposits go on interest tenth business day of each
 month
 Dividends are payable January 15 and July 15

NORTH ADAMS

Hoosac Savings Bank
93 Main Street

Date of Incorporation, April 3, 1871

Frank A. Bond
President

James E. Wall
 James F. Burns
 Armand L. Bonvouloir
Vice Presidents

Armand L. Bonvouloir
Treasurer

Bernard K. Garceau
 Agnes D. Merrigan
Assistant Treasurers

L. Louis SanSoucie
Clerk of Corporation

Trustees

*F. A. Bond
 J. W. Bond
 A. L. Bonvouloir
 †R. L. Brown
 J. F. Burns
 †E. H. Clark
 *A. I. Davis
 †M. L. Dempsey
 H. J. Hewat
 J. H. Hunter
 *H. B. Payne
 *C. L. Quinn
 A. O. Rosenthal
 L. L. SanSoucie
 J. E. Wall
 E. L. Ward

Deposits go on interest first business day of each
 month

Dividends are payable June 1 and December 1

North Adams Savings Bank
86 Main Street

Date of Incorporation, April 26, 1848

V. Herbert Gordon
President

Richard E. Pierce
Vice President

Leon K. Berry, Jr.
Treasurer

Marion M. Dinneen
Assistant Treasurer

Josephine B. Reed
Clerk of Corporation

Trustees

L. K. Berry, Jr.
 †J. F. Campbell
 H. W. Clark, 2nd
 †H. E. Crippen
 †J. Deans
 A. Dumouchel
 E. F. Flynn
 *P. J. Geraghty
 H. S. Gordon
 *V. H. Gordon
 G. H. Higgins
 R. A. Hunter
 *C. W. Isbell
 P. F. Kittredge
 J. H. LaBrie
 T. W. Lewis
 *J. E. Magenis
 W. A. O'Hearn
 *R. E. Pierce
 H. H. Schell
 J. D. Washburn
 R. O. Wells

Deposits go on interest first business day of each
 month

Dividends are payable April 1 and October 1

*Member of Board of Investment.

†Member of Auditing Committee.

NORTHAMPTON**Florence Savings Bank****85 Main Street (Florence District)**

Date of Incorporation, February 14, 1873

Theodore F. Behringer <i>President</i>	Percy F. Spencer <i>Treasurer</i>
Arthur W. Cook Edward L. O'Brien <i>Vice Presidents</i>	Harold J. Forsander <i>Assistant Treasurer</i>

Erwin M. Hill
Clerk of Corporation

Trustees

†C. H. Addis	†E. M. Hill
W. E. Bailey	H. Jekanowski
*T. F. Behringer	A. W. King
*A. W. Borawski	E. P. Mutti
*A. W. Cook	E. L. O'Brien
R. H. Cook	†M. L. Sender
H. J. Forsander	P. F. Spencer

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15

Nonotuck Savings Bank**80 Main Street**

Date of Incorporation, February 9, 1899

Aubrey B. Butler <i>President</i>	Sterling R. Whitbeck <i>Treasurer</i>
Arthur C. Howe Sterling R. Whitbeck <i>Vice Presidents</i>	Mabel M. Duval Arthur M. Livingstone <i>Assistant Treasurers</i>

Maurice K. Crooks
Clerk of Corporation

Trustees

W. C. Bird	J. J. Kelleher
A. B. Butler	E. E. Mensel
†S. M. Campbell	†E. M. Parsons
†M. K. Crooks	*S. F. Smith
H. A. Dragon	L. A. Stevens
F. Goldstaub	*E. R. Stone
*A. C. Howe	*S. R. Whitbeck

Deposits go on interest first business day of each month
Dividends are payable 1st Wednesday of June and December

Northampton Institution for Savings**109 Main Street**

Date of Incorporation, March 1, 1842

Edward T. Heaphy <i>President</i>	John A. Weidhaas <i>Treasurer</i>
William A. Bodden <i>Clerk of Corporation</i>	Thomas P. Cahill <i>Assistant Treasurer</i>

Trustees

J. A. G. Andre	A. C. Kroll
*E. L. Arnold	†D. J. Lowd
†A. C. Bardwell	†J. W. Parsons, Sr.
C. A. Bisbee	*W. L. Stevens
W. A. Bodden	F. R. Plumb
T. F. Corriden	F. E. Tuit
*R. E. Harlow	J. A. Weidhaas
*E. T. Heaphy	

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1

NORTH ATTLEBOROUGH**Attleborough Savings Bank****48 North Washington Street**

Date of Incorporation, February 2, 1860

Branch Office**9 North Main Street, Attleboro**

James W. Hull <i>President</i>	Albert P. Totten <i>Treasurer</i>
Harry P. Jones Edward F. Kurtz <i>Vice Presidents</i>	Gertrude H. Gamble Roswell H. Smith <i>Assistant Treasurers</i>
Marcus C. Ralston <i>Clerk of Corporation</i>	

Trustees

*D. S. Bishop	J. J. McCarte
E. H. Cummings, Jr.	†G. E. Nerney
*A. A. Gordon	†M. C. Ralston
*H. B. Gowen	*S. C. Rice
R. M. Horton (Hon.)	*O. P. Richardson
*J. W. Hull	G. E. Riley
H. P. Jones	H. H. Sweet
*E. F. Kurtz	†F. T. Westcott
E. F. Leach (Hon.)	L. W. Wilkin
P. F. Leach	

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

NORTH BROOKFIELD**North Brookfield Savings Bank****35 Summer Street**

Date of Incorporation, March 3, 1854

Francis C. Rooney <i>President</i>	George W. Brown <i>Treasurer</i>
Linwood F. Fullam Thomas F. Cuddy <i>Vice Presidents</i>	Florence G. Cronin <i>Assistant Treasurer</i>

Edward W. Varnum
Clerk of Corporation

Trustees

†H. S. Bennett	†R. W. Igoe
G. W. Brown	*A. W. Krusell
F. Cooke	J. W. Learnard
D. L. Crooks	T. J. O'Boyle
T. F. Cuddy	*F. C. Rooney
*L. F. Fullam	C. W. Smith
J. C. Griffith (Hon.)	B. M. Stevens (Hon.)
†F. D. Hayes	E. W. Varnum
*L. A. Herard	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

*Member of Board of Investment.

†Member of Auditing Committee.

NORWELL**South Scituate Savings Bank**
Main and River Streets

Date of Incorporation, April 2, 1834

George C. Dumas <i>President</i>	Davis L. Blanchard <i>Treasurer</i>
Henry R. Sewell <i>Vice President</i>	Kenneth L. Torrey <i>Assistant Treasurer</i>
Emery N. Leonard <i>Clerk of Corporation</i>	

Trustees

E. S. Amazeen	E. N. Leonard
†J. H. Barnard	*L. Phillips, 2nd
D. L. Blanchard	*W. Rhodes
†S. S. Dean	*H. R. Sewell
*G. C. Dumas	N. Tilden
H. T. Fogg	†H. W. Turner
H. C. Ford	*A. C. Virtue

Deposits go on interest first business day of each month

Dividends are payable February 10 and August 10

ORANGE**Orange Savings Bank**
11 West Main Street

Date of Incorporation, March 30, 1871

Robert MacGregor, Jr. <i>President</i>	Richard C. Swan <i>Treasurer</i>
William H. Gibbs <i>Vice President</i>	Neil W. Marshall <i>Assistant Treasurer</i>
James R. Kimball <i>Clerk of Corporation</i>	

Trustees

*K. L. Alexander	R. B. Leavitt
A. S. Chappuis	*R. MacGregor, Jr.
E. E. Cormier	W. B. Oddy
*A. M. Dexter	†E. M. Robbins
R. A. Dexter	†R. E. Stowell
W. H. Gibbs (Hon.)	R. C. Swan
C. W. Hayden	†V. L. Ward
J. R. Kimball	D. A. Wittly

Deposits go on interest first day of each month

Dividends are payable February 1 and August 1

PALMER**Palmer Savings Bank**
485 Main Street

Date of Incorporation, March 4, 1870

Ernest E. Hobson <i>President</i>	Philip A. Perkins <i>Treasurer</i>
Herbert W. Bishop	Gordon J. King <i>Assistant Treasurer</i>
Robert L. McDonald <i>Vice Presidents</i>	

Cleophas R. Potvin
*Clerk of Corporation**Trustees*

F. Auchter	†E. D. Landen
F. M. Austin	F. G. Lindstrom
G. W. Authier	*R. L. McDonald
*H. W. Bishop	P. A. Perkins
†J. W. Gale	C. R. Potvin
*M. K. Gammons	†A. B. Rathbone
E. A. Griswold	F. A. Smith
*E. E. Hobson	C. L. Walker
*D. J. Horgan	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

PEABODY**Warren Five Cents Savings Bank**
10 Main Street

Date of Incorporation, April 28, 1854

Harry G. Griffen <i>President</i>	Paul M. MacGregor <i>Treasurer</i>
Frank Taylor	John J. Kline
Lucien G. Lewis	Roger E. Randall
Paul M. MacGregor	A. Louise Ellis <i>Assistant Treasurers</i>
Norman V. Crane	
Donald S. Whidden	
Edmond H. Lalime <i>Vice Presidents</i>	Nathan F. Masterson <i>Clerk of Corporation</i>

Trustees

†A. J. Barry	L. G. Lewis
†H. B. Bliss	M. J. Lynch
*F. Carr	P. M. MacGregor
*N. V. Crane	†N. F. Masterson
*D. N. Crowley	F. Taylor
C. D. Farmer	*H. E. Trask
*J. J. Gallagher	†E. W. Weaver
*H. G. Griffen	D. S. Whidden
C. W. Kessler	E. A. Woelfel
J. J. Kline	†E. J. Woelfel
*E. H. Lalime	

Deposits go on interest fifteenth business day of each month

Dividends are payable on or before April 25 and October 25

PITTSFIELD**Berkshire County Savings Bank**
24 North Street

Date of Incorporation, February 2, 1846

Gardner S. Morse <i>President</i>	J. Howard Fryer <i>Treasurer</i>
William T. Rice <i>Vice President</i>	Bruce Alexander
	Jane M. Hoag
George P. Clayton <i>Clerk of Corporation</i>	George R. Tanch <i>Assistant Treasurers</i>

Trustees

*W. E. Bagg	J. H. Fryer
†G. P. Clayton	S. H. Jones
*L. R. Connor	*C. C. Loomis
*F. G. Crane	†R. W. McCracken
W. M. Crane, 3rd	*G. S. Morse
†H. C. Dutton	*W. T. Rice
D. England, Jr.	W. A. Whittlesey

Deposits go on interest first business day of each month

Dividends are payable last business day of October and April

*Member of Board of Investment.

†Member of Auditing Committee.

City Savings Bank of Pittsfield**116 North Street**

Date of Incorporation, April 13, 1893

Clifford F. Martin
*President*John R. Tobey
Treasurer

Carey R. Kinney

Wallace U. Alexander

John R. Tobey

Clifford P. Griffin

Vice Presidents

Robert H. Bolza

George A. Newman

Eleanor R. Mapletoft

*Clerk of Corporation**Assistant Treasurers**Trustees*

E. L. Amber

G. Kittredge

A. R. Birchard, Jr.

*C. F. Martin

B. Crane

F. E. May

R. Crane

C. B. Muzzy

W. M. Crane, Jr.

*T. C. Nelson

L. S. Cusato

G. A. Newman

†M. B. England

†F. A. Pease

*P. K. Fodder

C. W. Power (Hon.)

W. R. Furey

F. Strom

*R. L. Gibson

J. R. Tobey

†H. B. Kelley

W. B. West

*C. R. Kinney

M. Woolverton

C. T. Kinney

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

PLYMOUTH**Plymouth Savings Bank****36 Main Street**

Date of Incorporation, June 11, 1828

Oliver L. Edes
*President*Allen D. Russell
*Treasurer*James A. White
*Vice President*Arthur G. Estes, Jr.
*Assistant Treasurer*Harold W. Baker
*Clerk of Corporation**Trustees*

W. M. Axford

*G. L. Gooding

†H. W. Baker

R. Holm

R. M. Briggs

*M. Kyle

*T. Brink

†H. H. Lanman

J. S. Contente

F. A. Randall

O. L. Edes

*A. D. Russell

D. E. Eldridge

†A. V. Sgarzi

A. G. Estes, Jr.

M. Straker

J. T. Frazier

*J. A. White

Deposits go on interest first business day of each month

Dividends are payable January 5 and July 5

Plymouth Five Cents Savings Bank**44 Main Street**

Date of Incorporation, April 6, 1855

Branch Offices**Standish Street, South Duxbury****53 Summer Street, Kingston**Fred M. Rowell
*President*Fred C. Newhall
*Treasurer*Philip S. Barnes
Horace C. Weston
*Vice Presidents*Kendall S. Estes
Robert D. Sampson
*Assistant Treasurers*Maurice A. Hall
*Clerk of Corporation**Trustees*

G. H. Bahm

H. H. Hamilton

*P. S. Barnes

*F. C. Hilton

G. V. Bennett

†A. H. Holmes

B. B. Bradley

*F. C. Newhall

E. W. Brewster

E. G. Roos

S. H. Brewster

F. M. Rowell

*L. R. Briggs

B. J. Shepherd

†W. J. Brown

H. R. Talbot

O. G. Colley

†M. Toabe

G. W. Cushman

*H. C. Weston

M. A. Hall

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

PROVINCETOWN**Seamen's Savings Bank****274 Commercial Street**

Date of Incorporation, April 15, 1851

Robert A. Welsh
*President*William F. Silva
*Treasurer*Myrick C. Young
*Vice President*Helen F. Rogers
*Assistant Treasurer*Herbert F. Mayo
*Clerk of Corporation**Trustees*

*S. J. Benson

*J. F. Rosenthal

†D. H. Hiebert

R. F. Silva

†H. F. Mayo

*W. C. Silva

*G. F. Miller, Jr.

W. F. Silva

W. H. Paige

*R. A. Welsh

†C. G. Peck, Jr.

M. C. Young

A. E. Ramey

Deposits go on interest first day of each month

Dividends are payable January 10 and July 10

*Member of Board of Investment.

†Member of Auditing Committee.

QUINCY

Quincy Savings Bank
1374 Hancock Street

Date of Incorporation, March 18, 1845

Branch Office
371 Hancock Street, North Quincy

Arthur I. Burgess <i>President</i>	George H. Bonsall <i>Treasurer</i>
George H. Bonsall <i>Exec. Vice President</i>	Robert W. Davis Frederick A. Sprowl H. Maurice Hughes Arnold O. Haskell O. Donald Gohl <i>Assistant Treasurers</i>
Robert H. Fay <i>Vice President</i>	
Morgan Sargent <i>Clerk of Corporation</i>	

Trustees

G. H. Bonsall	R. H. Fay
*A. I. Burgess	†H. MacArthur
C. R. Burgin	†R. Porter
*T. S. Burgin	G. D. Reardon
†W. G. Clark	M. Sargent
*R. M. Faxon	*J. D. Smith

Deposits go on interest first day of each month
Dividends are payable Monday following the 1st
Tuesday in April and October

RANDOLPH

Randolph Savings Bank
129 North Main Street

Date of Incorporation, April 14, 1851

Branch Office
15 Pleasant Street, Stoughton

Roland H. Marden <i>President</i>	Walter C. Kane <i>Treasurer</i>
Albert C. Wilde Joseph D. Wales <i>Vice Presidents</i>	William S. Hudson <i>Assistant Treasurer</i>
Raymond E. Lyons <i>Clerk of Corporation</i>	

Trustees

*C. F. Blakely	R. H. Marden
C. E. Claff	R. R. McEvoy
W. C. Kane	*J. D. Wales
†F. H. Lutz	†J. C. Webster, Jr.
*R. E. Lyons	*A. C. Wilde
†H. W. Macauley	*L. R. Wyman

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1

READING

Mechanics' Savings Bank
643 Main Street

Date of Incorporation, March 20, 1891

Branch Office
386 Main Street, Wilmington

Robert E. Stewart <i>President</i>	Richard G. Moore <i>Treasurer</i>
W. Gardner Long Preston F. Nichols William H. Willson <i>Vice Presidents</i>	August G. MacLeod <i>Clerk of Corporation</i>

Trustees

E. H. Bliss	A. G. MacLeod
*H. B. Currell	C. B. McIntire
E. B. Davis	*P. F. Nichols
K. R. Ivester	*R. E. Stewart
H. R. Johnson	C. Stratton
*K. C. Latham	†F. D. Tanner
*W. G. Long	W. H. Willson
†G. M. Lothrop	

Deposits go on interest first business day of each month
Dividends are payable on and after June 10 and
December 10

ROCKLAND

Rockland Savings Bank
279 Union Street

Date of Incorporation, March 30, 1868

Branch Office
45 Front Street, Scituate

Arthur P. Wilcox <i>President</i>	E. Wayne Harlow <i>Treasurer</i>
Harry W. Burrell Edward J. Phelps <i>Vice Presidents</i>	John M. Ranney <i>Assistant Treasurer</i>
Joseph B. Estes <i>Clerk of Corporation</i>	

Trustees

A. R. Brewster	R. Osgood
H. W. Burrell	H. G. Perry
D. S. Collins	E. J. Phelps
L. R. Curtis	R. T. Phillips
J. B. Estes	N. A. Pool
R. J. Geogan	J. F. Spence
E. W. Harlow	A. P. Wilcox
M. W. Murrill	

Deposits go on interest first business day of each month
Dividends are payable April 10 and October 10

*Member of Board of Investment.
†Member of Auditing Committee.

ROCKPORT**Granite Savings Bank**
51 Main Street

Date of Incorporation, March 21, 1884

Orren F. Smith <i>President</i>	J. Harry Mills <i>Treasurer</i>
William G. Reed <i>Vice President</i>	Isabel L. Poole <i>Assistant Treasurer</i>
John K. Arnold <i>Clerk of Corporation</i>	

Trustees

*J. K. Arnold	A. K. Marr
R. M. Barker	J. H. Mills
M. D. Betts	*N. O. B. Pearson
*C. G. Burbank	*W. G. Reed
*A. R. Carlson	J. B. Silva, Jr.
†N. A. Hooper	*O. F. Smith
R. L. Hull	†W. F. Tuck
G. N. Mackey	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

SALEM**Salem Savings Bank**
125 Washington Street

Date of Incorporation, January 29, 1818

Edgar W. Johnson <i>President</i>	Charles H. Stevens, Jr. <i>Treasurer</i>
Leonard Clark	Hollis B. Kuell
Charles A. Whipple	Robert Petersen
Francis J. Murphy	<i>Assistant Treasurers</i>
Robert L. Stuart <i>Vice Presidents</i>	J. Grafton Kingsley <i>Clerk of Corporation</i>

Trustees

S. Axelrod	*H. G. Macomber
W. Chisholm	†I. J. Martin
*F. P. Clark	F. J. Murphy
*L. Clark	E. P. Parker
H. E. Davenport	W. T. Quinlan
R. W. Estey	M. Shribman
*J. E. Farley	R. A. Stanley (Hon.)
M. F. Flynn	C. H. Stevens, Jr.
†F. W. Full	R. L. Stuart
*E. W. Johnson	C. F. Voorhees
J. G. Kingsley	W. B. Welch
†N. M. Knowlton	*C. A. Whipple

Deposits go on interest sixteenth business day of each month

Dividends are payable April 16 and October 16

Salem Five Cents Savings Bank
210 Essex Street

Date of Incorporation, March 9, 1855

Branch Offices
11 State Road
424 Essex Street

Franklin A. Hebard <i>President</i>	Charles M. Brundage <i>Treasurer</i>
Samuel H. Batchelder	Bertram U. Rice
F. Carroll Sargent	Richard S. Martin
Bradshaw Langmaid <i>Vice Presidents</i>	Clayton W. Smith
Robert S. Goldthwait <i>Asst. Vice President</i>	Robert L. Howie
	Robert F. McGrath <i>Assistant Treasurers</i>
	C. Spaulding Prime <i>Clerk of Corporation</i>

Trustees

L. Allen, Jr.	J. B. Hooper
E. M. Batchelder	H. S. Knight
S. H. Batchelder	*B. Langmaid
*R. E. Blake	E. W. Liebsch
C. M. Brundage	C. A. Mayo
†W. J. Bursaw, Jr.	F. H. Moore
H. J. Callahan	W. H. Parker
†A. S. Elwell	P. M. Pilcher
C. P. Faunce (Hon.)	†A. P. Putnam
H. S. Gilchrest	*F. C. Sargent
A. Goodhue, Jr.	J. R. Serafini
H. J. Gourdeau	W. F. Smallie
C. F. Grush	R. H. Thompson
R. B. Hadley	*J. N. Welch
*F. A. Hebard	J. S. Whipple

Deposits go on interest first business day of each month

Dividends are payable February 1, May 1, August 1, and November 1

SHELBURNE**Shelburne Falls Savings Bank**
28 Bridge Street (Shelburne Falls District)

Date of Incorporation, March 28, 1855

Elwyn J. Ball <i>President</i>	Jesse A. Dunnell <i>Treasurer</i>
Henry L. Avery	Florence B. Adler
Jesse A. Dunnell <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Marjorie W. Peck
*Clerk of Corporation**Trustees*

†J. R. Amstein	H. E. Legate, Jr.
H. L. Avery	*W. E. Legate
*E. J. Ball	†W. O. Loomis
E. W. Benjamin	*E. A. Milne
A. D. Bishop	G. L. Mirick
H. F. Brown	C. K. Pierce
†H. E. Crosier	E. D. Shippee, Sr.
J. A. Dunnell	H. A. Suprenant
A. F. Eldridge	G. E. Turton
E. R. Field	*F. S. Wood
D. H. Jones	

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

*Member of Board of Investment.

†Member of Auditing Committee.

SOMERVILLE

Somerset Savings Bank
371 Summer Street

Date of Incorporation, March 9, 1910

Branch Office
105 Broadway

Alfred H. Dolben <i>President</i>	Richard V. Kiley <i>Treasurer</i>
Richard V. Kiley <i>Vice President</i>	Walter G. Deschamps <i>Assistant Treasurer</i>
Edgar M. Bradley <i>Clerk of Corporation</i>	

Trustees

E. M. Bradley	*H. P. Freeman
L. O. Card	†S. A. Haley
H. Celata	†C. I. Horton
†D. F. Choate, Jr.	D. J. Kelley
A. H. Curtis, 2nd	R. V. Kiley
J. H. Derby	P. Sherman
*A. H. Dolben	*H. E. Stevens
*J. J. Donahue	*E. B. Tinker
A. L. Fisher	R. W. Young

Deposits go on interest fifteenth day of each month
Dividends are payable January 20 and July 20

Somerville Savings Bank
57 Union Square

Date of Incorporation, February 24, 1885

Charles J. Bateman, Jr. <i>President</i>	Edward J. Hall <i>Treasurer</i>
L. Roger Wentworth Frederick W. Hale <i>Vice Presidents</i>	Howard E. Sullivan R. Jack Howard Arthur R. Hayward <i>Assistant Treasurers</i>
Herbert E. Bowman <i>Clerk of Corporation</i>	

Trustees

*C. J. Bateman, Jr.	L. J. McKay
†H. E. Bowman	*C. F. Mitchell
J. A. Daniels	†N. A. Ray
E. A. Davenport, 2nd	*H. E. Sullivan
G. S. Drew	†T. E. Van Iderstine
F. W. Hale	L. R. Wentworth
E. J. Hall	*W. E. Young
J. F. McGann, Jr.	

Deposits go on interest first business day of each month
Dividends are payable June 1 and December 1

SOUTHBRIDGE

Southbridge Savings Bank
253 Main Street

Date of Incorporation, April 20, 1848

Roger M. Grimwade <i>President</i>	William W. Horsley <i>Treasurer</i>
Edward E. Williams <i>Vice President</i>	Allan H. Faxon Stanley M. Cheney Carl M. Olson <i>Assistant Treasurers</i>

Trustees

†D. P. Bernheim	J. O. Martin
W. G. Buckley	R. C. McKinstry
*J. N. Burnham	R. P. Montague
*R. U. Clemence	J. J. O'Shaughnessy
J. K. Edwards	J. E. Rischitelli
P. Graf	†F. O. Robson
*R. M. Grimwade	S. T. Sheard
R. R. Grimwade	*A. F. Smith
W. W. Horsley	*E. E. Williams
O. J. Laliberte	†S. W. Williams
L. H. Lemmelin	

Deposits go on interest first business day of each month
Dividends are payable January 1 and July 1

SPENCER

Spencer Savings Bank
174½ Main Street

Date of Incorporation, April 5, 1871

William J. Heffernan <i>President</i>	Hezekiah P. Starr <i>Treasurer</i>
Leroy E. Latown Burton R. Smith Howard C. Boulton <i>Vice Presidents</i>	Dorothy A. Begley <i>Assistant Treasurer</i>
	Charles R. Howard <i>Clerk of Corporation</i>

Trustees

†M. W. Bemis	G. E. Ledoux
*W. Berthiaume	E. L. Marsden
*H. C. Boulton	†J. C. McSherry
F. O. Dufault	*B. R. Smith
*W. J. Heffernan	H. P. Starr
F. A. Hobbs	†G. D. Stone
C. R. Howard	G. Tolis
*L. E. Latown	

Deposits go on interest first business day of each month
Dividends are payable January 10 and July 10

*Member of Board of Investment.
†Member of Auditing Committee.

SPRINGFIELD**Hampden Savings Bank
19 Harrison Avenue**

Date of Incorporation, April 13, 1852

Robert B. McGaw <i>President</i>	Howard J. Collins <i>Treasurer</i>
Matthew D. Arnold <i>Vice President</i>	Matthew D. Arnold George C. Holderness Ralph M. Harlow <i>Assistant Treasurers</i>
Harvey R. Preston <i>Clerk of Corporation</i>	

Trustees

M. D. Arnold	*R. B. McGaw
†H. C. Beaver, Jr.	A. G. Medicott
C. L. Blake	*M. C. Peabody
R. D. Clapp	†H. R. Preston
H. J. Collins	*J. B. Richardson, Jr.
J. B. Donovan	†J. J. Shea
*R. R. Emerson	S. M. Stearns
F. H. Faulstitch	*R. A. Studley
S. May	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

**Springfield Five Cents Savings Bank
1319 Main Street**

Date of Incorporation, April 27, 1854

Branch Offices**1899 Wilbraham Road
6 Somers Road, East Longmeadow**

Ellery L. Vogel <i>President</i>	Earl H. Paine <i>Treasurer</i>
Bernard H. McMahon <i>Exec. Vice President</i>	John A. Saunders Alfred C. McCarthy Myer Falk Wilfrid G. Luthgren <i>Assistant Treasurers</i>
Ralph S. Spooner <i>Clerk of Corporation</i>	

Trustees

†N. Brown	*E. Kronvall
A. A. Carroll	B. H. McMahon
H. H. Caswell	R. C. Munroe (Hon.)
D. B. Collings	E. H. Paine
B. Corcoran (Hon.)	†E. E. Silver, Jr.
*R. W. Crowell	R. S. Spooner
*J. S. Fairchild	*E. L. Vogel
C. J. Gallan	N. Wallace
D. Gilmore	†F. W. Williams
*A. H. Hovey	

Deposits go on interest fifteenth day of each month

Dividends are payable 3rd Monday of January and July

**Springfield Institution for Savings
63 Elm Street**

Date of Incorporation, June 16, 1827

Branch Offices**561 Sumner Avenue
844 State Street
9 Springfield Street, Agawam**

Richard A. Booth <i>President</i>	Alfred E. Rowley <i>Treasurer</i>
Edward H. Thomson Alfred E. Rowley Homer R. Feltham <i>Vice Presidents</i>	A. Everett Winne <i>Vice Treasurer</i>
Louis W. Doherty <i>Clerk of Corporation</i>	C. Raymond Prothero June M. Haskins Philip A. Reed Robert A. Cross Harold A. Smith <i>Assistant Treasurers</i>

Trustees

J. H. Appleton	H. Isenbarg
*R. A. Booth	A. Leeds
*H. L. Carlisle	†S. D. Parker
†C. G. Carter	M. F. Peterson
A. H. Chapin	*H. A. Sears
H. G. Dickey	*E. H. Thomson
L. W. Doherty	†L. H. Wallace
*J. F. Egan	*C. G. Young
W. A. Hebert	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

STONEHAM**Stoneham Savings Bank
359 Main Street**

Date of Incorporation, March 28, 1855

A. Raymond Waterhouse <i>President</i>	Malcolm E. Barron <i>Treasurer</i>
G. Ernest Bell Winston N. Prescott <i>Vice Presidents</i>	Wylie Gardt <i>Assistant Treasurer</i>

Philip A. Nelles, Jr.
*Clerk of Corporation**Trustees*

M. E. Barron	*W. H. Packard
*G. E. Bell	H. L. Plummer
*F. S. Blanchard	*W. N. Prescott
†F. A. Clarke	F. L. Shoring
A. G. Fuller	D. R. Truesdale
R. E. Hale	L. A. Wardwell
†E. C. Hunt	*A. R. Waterhouse
E. W. Jefferson	†J. T. Whittemore
F. A. Lawson	R. A. Wills
P. A. Nelles, Jr.	

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

TAUNTON**Bristol County Savings Bank
35 Broadway**

Date of Incorporation, March 2, 1846

Charles W. Davol <i>President</i>	Carl E. Crawford <i>Treasurer</i>
Frank B. Fox <i>Vice President</i>	Joseph W. Kirker <i>Assistant Treasurer</i>
Ernest G. Gebelein <i>Clerk of Corporation</i>	

Trustees

*H. Barker	†A. B. Nichols, Jr.
C. E. Crawford	*J. H. O'Keefe
*C. W. Davol	†R. H. Park
*F. B. Fox	W. R. Reed
E. G. Gebelein	J. D. Robertson
H. S. Hastings	*A. M. Walker
A. L. Jennings	R. C. Witherell
†R. K. Martin	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

**Taunton Savings Bank
Court Street**

Date of Incorporation, February 9, 1869

Harrison W. George <i>President</i>	Reuben W. Chase <i>Treasurer</i>
Walter H. Barker <i>Vice President</i>	Clayton L. Reynolds Arthur T. Smerdon <i>Assistant Treasurers</i>
Arthur J. F. Tutton <i>Clerk of Corporation</i>	

Trustees

*W. H. Barker	J. H. Martin
*F. J. Bassett	R. B. Myers
V. J. Deponte	*E. B. Noyes
W. P. Dickerman	G. M. Owen
*C. A. Eldridge	R. J. Park
*H. W. George	†L. I. Phillips
W. H. Gorey	W. G. Powers
A. E. Gutman	S. H. Rhodes
†R. L. Hayward	C. S. Robertson
*W. K. Hodgman, Jr.	E. J. Sullivan
†R. E. Keefe	J. E. Welch
M. D. Lemaire	*J. H. Williams

Deposits go on interest first business day of each month

Dividends are payable 2nd Monday of January and July

TURNERS FALLS**Crocker Institution for Savings
52 Avenue A**

Date of Incorporation, April 3, 1869

James A. Gunn <i>President</i>	Austin J. Blood <i>Treasurer</i>
Gottlieb Koch Marvin J. Haigis <i>Vice Presidents</i>	Joseph J. Zamojski <i>Assistant Treasurer</i>
Wallace B. Marston <i>Clerk of Corporation</i>	

Trustees

†A. Abercrombie	†W. B. Marston
C. E. Bankwitz	F. A. M. Milkey
A. J. Blood	L. J. Starbuck
†E. A. Brown	W. M. Stebbins
*J. A. Gunn	P. D. Shanahan
*M. J. Haigis	R. M. Trudel
E. E. Koch	S. Winch
*G. Koch	

Deposits go on interest first business day of each month

Dividends are payable June 30 and December 31

UXBRIDGE**Uxbridge Savings Bank
33 North Main Street**

Date of Incorporation, June 3, 1870

**Branch Office
Main Street, East Douglas**

E. Raymond Newell <i>President</i>	G. Arthur Small <i>Treasurer</i>
Samuel R. Scott Robert E. Hamilton G. Arthur Small <i>Vice Presidents</i>	Eva G. Johnson Richard S. Douglas Mildred E. Eastman <i>Assistant Treasurers</i>

Herbert C. Bridges
*Clerk of Corporation**Trustees*

R. H. Aldrich	*R. E. Hamilton
R. H. Alton	*E. R. Newell
F. Andrews	F. Prestera
*C. C. Ballou	A. A. Sabatinelli
†E. D. Brady	*S. R. Scott
†H. C. Bridges	G. A. Small
W. G. Brown	J. A. B. Taylor
G. P. Carver, Jr.	*L. S. Voss
W. B. Chase	†H. J. Walter
W. J. Crawley, Jr.	P. S. Wheelock
G. W. Guertin	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

*Member of Board of Investment.

†Member of Auditing Committee.

WAKEFIELD**Wakefield Savings Bank**
357 Main Street

Date of Incorporation, May 26, 1869

Hervey J. Skinner <i>President</i>	Harlow H. Hovey <i>Treasurer</i>
Howard A. Jones James W. Anthony <i>Vice Presidents</i>	A. Maurice Anderson <i>Assistant Treasurer</i>
William J. Lee <i>Clerk of Corporation</i>	

Trustees

A. M. Anderson	*W. E. Jones
*J. W. Anthony	W. J. Lee
†M. G. Beebe	†N. C. Loud
G. E. Blair	L. H. Martin
E. K. Bowser	*A. S. North
E. M. Bridge	H. J. Skinner
*F. E. Carter	H. M. Tuttle
G. J. Evans	J. F. White
H. N. Goodspeed	A. C. Wiswall
H. H. Hovey	†K. A. Worthen
*H. A. Jones	

Deposits go on interest first business day of each month

Dividends are payable February 15 and August 15

WALTHAM**Waltham Savings Bank**
702 Main Street

Date of Incorporation, March 19, 1853

Benjamin F. Wood <i>President</i>	George D. DeGrasse <i>Treasurer</i>
George P. Davis W. Hart Nichols <i>Vice Presidents</i>	Clinton W. Jackson Philip A. Lashway <i>Vice Treasurers</i>
Warren E. Glancy <i>Clerk of Corporation</i>	Arthur M. Butler, Jr. Ralph A. Sederquist Frederick A. Lancto <i>Assistant Treasurers</i>

Trustees

B. Bartlett	†C. S. Griggs
*C. G. Brewster	L. J. Johnsen
G. P. Davis	*A. V. Mosher
G. D. DeGrasse	*W. H. Nichols
A. DeVincent	J. F. Remmel (Hon.)
P. L. Flynn	*J. F. Robinson
†W. E. Glancy	B. E. Tyler
†N. B. Goldberg	*B. F. Wood

Deposits go on interest tenth day of each month

Dividends are payable April 10 and October 10

WARE**Ware Savings Bank**
4 Bank Street

Date of Incorporation, March 5, 1850

Branch Office
Main Street, Gilbertville

John T. Storrs <i>President</i>	L. Robert Campbell <i>Treasurer</i>
Leonard B. Campbell <i>Exec. Vice President</i>	Charles A. Pearce <i>Assistant Treasurer</i>
Francis X. Ryan <i>Clerk of Corporation</i>	

Trustees

*J. H. Bryson	†F. J. Kardas
L. B. Campbell	J. MacLaurin
L. R. Campbell	†J. F. Nields
J. H. Conkey	*M. E. Richardson
C. T. Hinckley	F. Rindge
I. A. Hodgen	†F. X. Ryan
*W. H. Hyde	*J. T. Storrs
L. H. Kaplan	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

WAREHAM**Wareham Savings Bank**
226 Main Street

Date of Incorporation, March 12, 1847

Branch Office
121 Main Street, Falmouth

Edward A. Besse <i>President</i>	Francis P. Reed <i>Treasurer</i>
Arthur E. Griffin <i>Vice President</i>	Frank L. Nickerson <i>Assistant Treasurer</i>
Herbert E. Hunziker <i>Clerk of Corporation</i>	

Trustees

T. H. Barth	S. C. Luce, Jr.
*E. A. Besse	M. B. Makepeace
*L. G. Bryant	R. Makepeace
*B. E. Cushing	F. P. Reed
H. L. Gibbs	†B. E. Shaw
*A. E. Griffin	*G. H. Smith
H. E. Hunziker	†R. D. Stillman
*W. J. Lockhart	

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

*Member of Board of Investment.

†Member of Auditing Committee.

WARREN**Warren Savings Bank
Main and River Streets**

Date of Incorporation, February 24, 1882

Charles E. Shepard <i>President</i>	Rexford R. Paine <i>Treasurer</i>
Bertram W. Perkins George W. Mitchell <i>Vice Presidents</i>	William N. Wright <i>Clerk of Corporation</i>

Trustees

A. L. Benson	*B. W. Perkins
P. F. Carroll	L. D. Quinlan
†B. M. Covell	*J. G. Rearick
†W. McWhirter	*C. E. Shepard
*G. W. Mitchell	†E. H. Spencer, Sr.
I. W. Moore (Hon.)	*V. B. Tuttle
R. R. Paine	W. G. Wood
C. F. Pease	W. N. Wright

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

WATERTOWN**Watertown Savings Bank
60 Main Street**

Date of Incorporation, April 18, 1870

**Branch Office
10 Bigelow Avenue**

Charles W. Chamberlain <i>President</i>	Russell W. Monto <i>Treasurer</i>
Harry A. Smith <i>Vice President</i>	David J. Howard Marguerite M. Hooley William L. Reinhardt, Jr. <i>Assistant Treasurers</i>

Frederick D. Shaw
*Clerk of Corporation**Trustees*

*C. W. Chamberlain	*W. I. Middleton
L. S. Field	S. P. Mugar
*W. S. Field	T. J. Scott
O. L. Hawes	†B. L. Scribner
†J. E. Heffernan	F. D. Shaw
*J. S. Hemphill	*H. A. Smith
*A. A. Huse	A. J. Torrielli
W. L. Locke	†G. B. Wellman

Deposits go on interest tenth business day of each month

Dividends are payable April 10 and October 10

WEBSTER**Webster Five Cents Savings Bank
290 Main Street**

Date of Incorporation, March 16, 1868

Ralph K. Hubbard <i>President</i>	Basil F. Brigandi <i>Treasurer</i>
Alexander Wylie John E. LaBonte Lambert L. Gustafson Joseph M. Morse <i>Vice Presidents</i>	Joseph Thompson <i>Assistant Treasurer</i> James L. Dugan <i>Clerk of Corporation</i>

Trustees

†H. C. Bartlett	E. L. Hubbard
S. Bartlett	*R. K. Hubbard
B. F. Brigandi	*J. E. LaBonte
*W. A. Cash	†E. R. McGuinness
F. E. Cassidy	*J. M. Morse
H. W. Crawford	†J. C. Prout
J. L. Dugan	G. F. White
L. L. Gustafson	*A. Wylie

Deposits go on interest first business day of each month

Dividends are payable January 15 and July 15

WELLFLEET**Wellfleet Savings Bank
Main Street**

Date of Incorporation, March 3, 1863

Cyril W. Downs <i>President</i>	Everett P. Kelley <i>Treasurer</i>
Cyril W. Downs, Jr. Charles E. Frazier, Jr. <i>Vice Presidents</i>	Gladys R. Cassidy <i>Assistant Treasurer</i>

Ernest F. Rose
*Clerk of Corporation**Trustees*

†H. W. Carlson	*J. R. Dyer, Jr.
†R. A. Chase	C. E. Frazier, Jr.
*B. C. Collins	E. P. Kelley
*H. A. Curtis	K. E. Paine
*C. W. Downs	E. F. Rose
C. W. Downs, Jr.	†N. C. Young

Deposits go on interest twentieth day of each month

Dividends are payable last business day of April and October

WESTBOROUGH**Westborough Savings Bank
34 West Main Street**

Date of Incorporation, February 9, 1869

Noah Nason <i>President</i>	E. Irving Hulbert <i>Treasurer</i>
Ellwood N. Hennessy E. Irving Hulbert <i>Vice Presidents</i>	Elmer C. Lewis, Jr. <i>Assistant Treasurer</i>

Edwin P. Fairbanks
*Clerk of Corporation**Trustees*

*P. D. Blois	*J. B. Mason
†W. C. Blois	*J. G. Nason
G. H. Carlson	N. Nason
†E. P. Fairbanks	†D. Newton
J. M. Foster	*H. L. Paine
A. E. Gilman	H. K. Tufts
*E. N. Hennessy	R. S. Tyler
R. N. Hennessy	E. L. Uhlman
E. I. Hulbert	A. D. Whelan
A. Kalenian	

Deposits go on interest first business day of each month

Dividends are payable February 1 and August 1

*Member of Board of Investment.

†Member of Auditing Committee.

WESTFIELD

Westfield Savings Bank
100 Elm Street

Date of Incorporation, April 16, 1853

Branch Office
206 Park Street, West Springfield

Joseph A. Chadbourne <i>President</i>	Arthur W. Knapp <i>Treasurer</i>
Fred B. Arnold	L. Melvin Gendreau
Harry W. Gladwin <i>Vice Presidents</i>	Ralph D. Neth Iris E. Fresco <i>Assistant Treasurers</i>

Horace N. Fuller
Clerk of Corporation

Trustees

*F. B. Arnold	†F. H. Gath
*H. F. Burrows	*H. W. Gladwin
J. A. Chadbourne	L. J. Kelso
G. T. Chapman	*A. W. Knapp
W. C. Chisholm	W. L. Mitchell
N. A. Clarke	R. D. Neth
†D. C. Colton	E. V. Oehlers
H. S. Eaton	J. E. Reed
†A. L. Finlay	A. S. Rzewski
H. N. Fuller	

Deposits go on interest tenth day of each month
Dividends are payable January 10 and July 10

Woronoco Savings Bank
31 Court Street

Date of Incorporation, May 5, 1871

Branch Office
College Highway, Southwick

Laurence W. Shattuck <i>President</i>	Stanley H. Smith <i>Treasurer</i>
Stanley H. Smith <i>Exec. Vice President</i>	Roger L. Wolcott Barbara Bush Robert S. Day <i>Assistant Treasurers</i>
Ralph S. Conner <i>Vice President</i>	

Edwin L. daSilva
Clerk of Corporation

Trustees

A. Anderson	G. R. Keegan
T. M. Arnold	H. J. Marcoullier
J. W. Buckley	F. R. O'Donnell
†H. E. Bush	K. S. Pease
*R. S. Conner	*G. W. Roraback
*G. B. Cowles	H. Saffer
†E. L. daSilva	*L. W. Shattuck
G. R. deLearie	S. H. Smith
†F. T. Holmes	R. M. Wilcox
E. A. Jensen	R. V. Wilcox

Deposits go on interest tenth business day of each month
Dividends are payable April 10 and October 10

WEYMOUTH

East Weymouth Savings Bank
744 Broad Street (East Weymouth District)

Date of Incorporation, February 14, 1872

Frederick L. Alden <i>President</i>	Joseph J. Holland <i>Treasurer</i>
William A. Hodges Arthur A. Cicchese <i>Vice Presidents</i>	Olive D. Sylvester <i>Assistant Treasurer</i>
Alton L. Fahey <i>Clerk of Corporation</i>	

Trustees

*F. L. Alden	J. J. Holland
*J. Alden	A. B. Jones
†P. B. Brown	A. C. Osborn
E. F. Butler	†E. A. Perry
R. P. Chase	*G. W. Perry
*A. A. Cicchese	*D. Reidy
†A. L. Fahey	R. Reidy
R. H. Gaughen	A. C. Sheehy
*W. A. Hodges	

Deposits go on interest tenth day of each month
Dividends are payable April 10 and October 10

South Weymouth Savings Bank
88 Pleasant Street (South Weymouth District)

Date of Incorporation, March 6, 1868

A. Kenneth Martin <i>President</i>	F. William Lawton <i>Treasurer</i>
Clayton W. Nash Fred T. Barnes <i>Vice Presidents</i>	George F. Gardner <i>Assistant Treasurer</i>

Arthur G. Martell
Clerk of Corporation

Trustees

*F. T. Barnes	*F. W. Lawton
B. A. Bennett	C. A. R. Lewis
A. O. Bicknell	*A. K. Martin
A. V. Coleman	†C. L. McGaw
J. M. Coleman	*E. W. Moxon
H. E. Dunn	*C. W. Nash
A. C. Fearing	*H. B. Nash
*J. W. Field	F. Ness
M. E. Hollis	*J. W. O'Donnell
†O. A. Kunz	†R. G. Parker

Deposits go on interest tenth day of each month
Dividends are payable January 10 and July 10

*Member of Board of Investment.
†Member of Auditing Committee.

Weymouth Savings Bank 47 Washington Street

Date of Incorporation, February 16, 1833

Frank M. Bryant <i>President</i>	Willard P. Sheppard <i>Treasurer</i>
James P. Reilly Seward W. Taber <i>Vice Presidents</i>	Clinton I. Bates Melvin E. Sherman <i>Assistant Treasurers</i>
Francis M. Loud <i>Clerk of Corporation</i>	

Trustees

C. I. Bates	F. M. Loud
†F. Belyea	†C. W. Morrison
*F. M. Bryant	*J. P. Reilly
L. Clough	W. P. Sheppard
E. M. Dwyer	*S. W. Taber
*H. A. Gordon	C. M. Taylor
*I. E. Johnson	†G. H. Thompson
C. G. Jordan	L. J. Vallas
F. P. Lord	H. F. Wilson

Deposits go on interest fifteenth day of each month
Dividends are payable 3rd Monday of March and September

WHITINSVILLE

Whitinsville Savings Bank Memorial Square

Date of Incorporation, March 19, 1872

Stuart F. Brown <i>President</i>	Bernard E. Clough <i>Treasurer</i>
Edwin M. Aldrich J. Hugh Bolton E. Kent Swift Philip B. Walker <i>Vice Presidents</i>	William S. Gould John T. Ransom <i>Assistant Treasurers</i>
Charles B. Pearson <i>Clerk of Corporation</i>	

Trustees

A. C. Adams	†R. J. McConnell
*E. M. Aldrich	C. B. Pearson
H. C. Andrews	E. O. Pierson
J. H. Bolton, Sr.	*P. H. Reed
†G. T. Brown	G. G. Spence
*S. F. Brown	†W. A. Spratt
W. P. Dutemple	E. K. Swift
*R. J. Frost	H. VanderBaan
B. A. Herman	*P. B. Walker
*W. G. Kuekan	P. Whitin
*S. R. Mason	

Deposits go on interest first business day of each month
Dividends are payable April 30 and October 31

WHITMAN

Whitman Savings Bank 584 Washington Street

Date of Incorporation, February 16, 1888

Herbert L. Shepherd <i>President</i>	Elwood A. Wyman <i>Treasurer</i>
Elwood A. Wyman <i>Exec. Vice President</i>	Reginald A. Conrad Joseph W. Bjork <i>Assistant Treasurers</i>
George A. Brouillard <i>Clerk of Corporation</i>	

Trustees

G. A. Brouillard	†H. S. Keith
*C. P. Burrill	J. T. Kirby (Hon.)
*W. B. Clark	D. F. Leach
R. A. Conrad	*R. K. Litchfield
†R. B. Cooke	†N. G. MacDonald
W. H. Easterbrook (Hon.)	*W. F. McCarthy
A. S. Gilman	L. E. Millett
*E. W. Hunt	*H. L. Shepherd
	E. A. Wyman

Deposits go on interest fifteenth business day of each month
Dividends are payable April 15 and October 15

WILLIAMSBURG

Haydensville Savings Bank South Main Street

Date of Incorporation, March 17, 1869

Homer R. Bisbee <i>President</i>	Harry W. Tower <i>Treasurer</i>
Roswell S. Jorgensen <i>Exec. Vice President</i>	Roslyn B. L'Huillier <i>Assistant Treasurer</i>
Franklin King, Jr. <i>Vice President</i>	Charles M. Damon, Sr. <i>Clerk of Corporation</i>

Trustees

J. J. Batura	*F. King, Jr.
*H. R. Bisbee	T. F. Lenihan
†L. H. Cranson	†H. F. Loud
C. M. Damon, Sr.	L. H. Packard
*F. C. Davis	*M. F. Packard
D. P. Healy	†W. H. Senecal
R. S. Jorgensen	

Deposits go on interest fifteenth business day of each month
Dividends are payable January 15 and July 15

WILLIAMSTOWN

Williamstown Savings Bank 171 Main Street

Date of Incorporation, April 6, 1892

Brainerd Mears <i>President</i>	Wallace E. Greene <i>Treasurer</i>
Edward M. Gagnier William S. Hamilton <i>Vice Presidents</i>	Paul B. Jayne <i>Assistant Treasurer</i>

Raymond B. Washburne
Clerk of Corporation

Trustees

E. M. Gagnier	B. Mears
S. E. Gardner	†F. E. Moore
*W. E. Greene	*C. F. Notsley
W. S. Hamilton	W. E. Stoddard
P. B. Jayne	L. G. Stodaway
*O. D. Marshall	†P. B. Walsh
†R. C. Mason	R. B. Washburne
T. M. McMahon, Jr.	

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1

*Member of Board of Investment.
†Member of Auditing Committee.

WINCHENDON

Winchendon Savings Bank
112 Central Street

Date of Incorporation, March 31, 1854

Sidney N. Fletcher <i>President</i>	Sidney N. Fletcher, Jr. <i>Treasurer</i>
Frederick F. Davis Sidney N. Fletcher, Jr. <i>Vice Presidents</i>	Ruth H. Tappin Robert F. King, Jr. <i>Assistant Treasurers</i>

Celian H. Abbott
Clerk of Corporation

Trustees

†C. H. Abbott	*K. M. Parks
†A. E. Anderson	*L. P. Prance
N. T. Bateman	M. W. Smith
*F. F. Davis	R. F. Snow
†C. D. Eldredge	E. M. Thompson
H. H. Elliott	K. B. White, Jr.
*S. N. Fletcher	*J. J. Witt
S. N. Fletcher, Jr.	

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

WINCHESTER

Winchester Savings Bank
26 Mt. Vernon Street

Date of Incorporation, March 3, 1871

James F. Dwinell, Jr. <i>President</i>	Ralph W. Hatch <i>Treasurer</i>
William J. Speers, Jr. <i>Vice President</i>	Nellie L. Ralph <i>Assistant Treasurer</i>

Philip P. Wadsworth
Clerk of Corporation

Trustees

*P. F. Avery	R. W. Hatch
†C. W. Bennett	W. B. Hersey
W. H. Birnie	E. H. Kenerson (Hon.)
†J. W. Blackham	C. T. Main, 2nd
A. Broadhurst	J. McIntyre
*J. H. Cleaves	*H. F. Pike
†W. L. Davis	F. E. Smith (Hon.)
*J. F. Dwinell, Jr.	*W. J. Speers, Jr.
C. S. Eaton	P. P. Wadsworth
M. T. Freeman	J. W. Worthen
†E. V. French	

Deposits go on interest third Wednesday of each month

Dividends are payable day after 3rd Wednesday of April and October

WINTHROP

Winthrop Savings Bank
15 Bartlett Road

Date of Incorporation, March 16, 1914

Almon E. Whittemore <i>President</i>	Miriam L. Flinn <i>Treasurer</i>
Brendan J. Keenan John C. McMurray <i>Vice Presidents</i>	Florence R. Cummings <i>Assistant Treasurer</i>

Norman W. Davis
Clerk of Corporation

Trustees

*E. A. Barclay	A. B. Marsh
A. H. Curtis	J. C. McMurray
N. W. Davis	G. M. McNeil
†H. R. Dodge	C. E. Tasker
M. L. Flinn	†E. A. Thomas
C. F. Griffin	*E. R. Thomas
A. W. Hodges	†C. K. Weiner
B. J. Keenan	*A. E. Whittemore

Deposits go on interest tenth business day of each month

Dividends are payable Friday following the 3rd Wednesday of April and October

WOBBURN

Woburn Five Cents Savings Bank
19 Pleasant Street

Date of Incorporation, April 7, 1854

Perley E. Skinner <i>President</i>	Edwin C. Holland <i>Treasurer</i>
Roland B. Dow Kenneth B. Williams <i>Vice Presidents</i>	Evelyn W. Fowle William E. Harvey <i>Assistant Treasurers</i>

Henry M. Leen
Clerk of Corporation

Trustees

R. B. Dow	†H. E. Marshall
F. W. French, Jr.	J. T. Martin
*J. C. Hodges	†R. E. Miltzer
A. H. Holland	*A. W. Peterson
A. S. Johnson	†C. J. Peterson
D. B. Johnson	*P. E. Skinner
H. M. Leen	*K. B. Williams
*C. A. Mahoney	

Deposits go on interest first business day of each month

Dividends are payable January 15 and July 15

*Member of Board of Investment.

†Member of Auditing Committee.

WORCESTER

Bay State Savings Bank
28 Franklin Street

Date of Incorporation, March 9, 1895

Edmund P. Power <i>President</i>	Richard V. Foley <i>Treasurer</i>
Edward Early <i>Vice President</i>	John W. O'Meara <i>Assistant Treasurer</i>
Kenneth P. Higgins <i>Clerk of Corporation</i>	

Trustees

W. J. Carroll	J. J. Ladden
†D. P. Crimmins	J. J. Marshall
E. J. Croce	J. H. Meagher
P. R. Delphos	*J. W. O'Meara
*W. B. Dennen	†C. F. Poor
F. J. Donoghue	*E. P. Power
*E. F. Donohue	H. E. Prunier
*E. Early	R. C. Reidy
R. R. Gallagher	†T. S. Shea
R. W. Heffernan	F. J. Sullivan
K. P. Higgins	

Deposits go on interest first business day of each month

Dividends are payable March 15 and September 15

People's Savings Bank, in the city of Worcester
450 Main Street

Date of Incorporation, May 13, 1864

Branch Office
Webster Square Plaza

Percy H. G. Harris <i>President</i>	John F. Handfield <i>Treasurer</i>
Alexander H. Bullock	Walter F. Brigham
H. Waite Hurlburt <i>Vice Presidents</i>	Gordon H. Crossley <i>Assistant Treasurers</i>
Ralph M. Colburn <i>Clerk of Corporation</i>	

Trustees

†E. G. Bagley	R. D. Harrington
P. C. Beals	*P. H. G. Harris
R. W. Booth	R. N. Heald
R. S. Bowditch	*C. D. Heywood
*C. R. Brownell	F. W. Howe, Jr.
J. Z. Buckley	*P. M. Morgan
*A. H. Bullock	T. R. Mountain
*F. H. Daniels	P. R. O'Connell
J. P. Franklin	†A. E. Rankin
R. T. Gifford	G. Sessions
H. Gooch, Jr.	†C. M. Stanley
W. G. Hall	A. T. Wall
J. F. Handfield	

Deposits go on interest first business day of each month

Dividends are payable February 1 and August 1

Worcester County Institution for Savings
365 Main Street

Date of Incorporation, February 8, 1828

Branch Offices
500 Pleasant Street
29 West Boylston Street

C. Lane Goss <i>President</i>	Alton P. Cole, Jr. <i>Treasurer</i>
Arnold W. Conti <i>Vice President</i>	Leon C. Gould Fred Holdsworth, Jr. <i>Vice Treasurers</i>
Leon C. Gould <i>Asst. Vice President</i>	John F. Gilbert George L. Emery James D. Watt <i>Assistant Treasurers</i>
George Avery White, Jr. <i>Clerk of Corporation</i>	

Trustees

F. T. Blake (Hon.)	J. B. Lowell
E. L. Clifford	†R. W. Mirick
A. W. Conti	M. Morgan
J. A. Crotty	A. Palmer
*W. G. Davis	*A. W. Rice
†P. Fletcher	†C. Riley
R. S. Frost	A. W. Smith
B. B. Gilman	H. I. Spencer
*C. L. Goss	R. W. Stoddard
R. F. Gow	B. C. Wheeler
R. Kinnicutt	G. A. White, Jr.
D. W. Lincoln	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Worcester Five Cents Savings Bank
316 Main Street

Date of Incorporation, April 10, 1854

Branch Offices
21 Central Square, Grafton
1099 Main Street, Holden
574 Main Street, Shrewsbury

Richard N. Symonds <i>President</i>	Frank R. Heath, Jr. <i>Treasurer</i>
Ralph W. Hager <i>Vice President</i>	Philip H. Wing
Walter G. Butler <i>Clerk of Corporation</i>	Carl A. G. Anderson Earle S. Vaughan Donald A. Thomson Tekla E. Johnson <i>Assistant Treasurers</i>

Trustees

E. P. Bennett	W. L. Macintosh
N. Bjork	†W. M. Mill
*H. M. Booth	R. E. Pfeif
*C. Bullock	†P. M. Purrington
†W. G. Butler	*M. M. Rowe
E. B. Coghlin	H. G. Stoddard
D. H. Dalbeck	*R. N. Symonds
R. W. Hager	*R. Washburn
R. A. Heald	G. C. Whitney
E. M. Hicks	H. B. Wood
S. Ireland	E. S. Wright
W. C. Lane, Jr.	G. F. Wright

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

*Member of Board of Investment.

†Member of Auditing Committee.

Worcester Mechanics Savings Bank
315 Main Street

Date of Incorporation, May 15, 1851

Branch Office
Lincoln Plaza Shopping Center, Lincoln Street

Nathan T. Bascom <i>President</i>	Dana V. Brown <i>Treasurer</i>
Harlan T. Pierpont Dana V. Brown <i>Vice Presidents</i>	Clayton W. Adams Paul Alderman Reid C. Preston Dean E. Storey <i>Assistant Treasurers</i>
Philip B. Heywood <i>Clerk of Corporation</i>	

Trustees

†R. P. Anderson	P. B. Heywood
C. S. Barton	A. B. Holmstrom
*N. T. Bascom	C. Knight, Jr.
F. T. Blake, Jr.	*H. T. Pierpont
D. V. Brown	R. J. Rutherford
*J. W. Coghlin	R. E. Secord
†R. U. Cross	*R. M. Spencer
G. G. DeMallie	R. M. Stobbs
*F. H. Dewey, Jr.	J. S. Tomajan
F. H. Dewey, 3rd	M. E. Tuller
†R. E. Duffy	L. Wald
H. H. Forbes	J. E. Washburn
L. F. Harris	W. J. Whipple

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15 and July 15

YARMOUTH

Bass River Savings Bank
Corner Old Main and Union Streets

Date of Incorporation, April 15, 1874

Branch Office
338 Main Street, Hyannis

Walter G. Robinson <i>President</i>	LeRoy W. Long <i>Treasurer</i>
Walter R. Nickerson Paul M. Swift <i>Vice Presidents</i>	Carroll V. Murdock Nathan C. Austin <i>Assistant Treasurers</i>

Howard C. Doane
Clerk of Corporation

Trustees

E. W. Ambrose	A. L. Lovequist
*F. M. Angus	W. R. Nickerson
J. Barnard, Jr.	*R. H. Nye
†G. Chapman	E. S. Osborne
T. L. Cottrell	J. G. Pettit
*N. Crowell	R. F. Raddin
H. C. Doane	*W. G. Robinson
F. A. Eldredge	E. H. Sears
J. L. Gould	H. L. Small
†E. R. Greene	J. L. Speirs
F. E. Howes	*P. M. Swift
G. B. Kelley	L. Warren
†W. C. Kelley	N. H. Wixon
*S. L. Lawrence	

Deposits go on interest fifth business day of each month

Dividends are payable April 5 and October 5

BOSTON

Mutual Savings Central Fund, Inc.
82 Devonshire Street

Date of Incorporation, March 2, 1932

A. George Gilman <i>President</i>	Charles J. Bateman, Jr. <i>Treasurer</i>
Edmund W. Trowbridge <i>Exec. Vice President</i>	Gordon D. Larcom <i>Assistant Treasurer</i>
William S. Brown <i>Vice President</i>	Rutherford E. Smith <i>Clerk of Corporation</i>

Directors

N. F. Barrett	C. W. Lowrie
N. T. Bascom	C. F. Martin
*C. J. Bateman, Jr.	J. R. Morss
*W. S. Brown	M. B. Norcross
J. T. Chambers	*R. N. Symonds
W. D. Clark, Jr.	T. W. Symons
J. P. Cormack	*E. L. Vogel
*A. G. Gilman	H. L. Wallace
*E. W. Johnson	S. R. Whitbeck
H. P. Kelley	G. L. Wrenn, 2nd
*G. D. Larcom	

Deposit Insurance Fund of the Mutual Savings Central Fund, Inc.
82 Devonshire Street

Date of Incorporation, February 21, 1934

A. George Gilman <i>President</i>	Charles J. Bateman, Jr. <i>Treasurer</i>
Edmund W. Trowbridge <i>Exec. Vice President</i>	Gordon D. Larcom <i>Assistant Treasurer</i>
William S. Brown <i>Vice President</i>	Rutherford E. Smith <i>Clerk of Corporation</i>

Directors

N. F. Barrett	C. W. Lowrie
N. T. Bascom	C. F. Martin
*C. J. Bateman, Jr.	J. R. Morss
*W. S. Brown	M. B. Norcross
J. T. Chambers	*R. N. Symonds
W. D. Clark, Jr.	T. W. Symons
J. P. Cormack	*E. L. Vogel
*A. G. Gilman	H. L. Wallace
*E. W. Johnson	S. R. Whitbeck
H. P. Kelley	G. L. Wrenn, 2nd
*G. D. Larcom	

Savings Bank Investment Fund
82 Devonshire Street

Date of Incorporation, August 8, 1945

Maynard L. Harris <i>President</i>	Granville H. Beever <i>Treasurer</i>
G. Churchill Francis <i>Vice President</i>	Edmund W. Trowbridge <i>Clerk of Corporation</i>

Directors

G. H. Beever	*E. W. Johnson
*S. D. Evans	*J. E. Perry
G. C. Francis	K. W. Rogers
*M. L. Harris	R. Ward
P. H. G. Harris	*G. L. Wrenn, 2nd
W. A. James	

Savings Banks Employees Retirement Association
111 Devonshire Street

Organized February 3, 1944

Percy H. G. Harris <i>President</i>	Winthrop Newcomb <i>Treasurer</i>
George H. Bonsall <i>Vice President</i>	R. Gordon Archibald <i>Secretary</i>

Trustees

J. W. Ballou	M. L. Harris
*C. J. Bateman, Jr.	*P. H. G. Harris
*G. H. Bonsall	J. P. Hart
*G. F. Evans	B. D. Merrill
W. E. Greene	J. H. Mills
E. W. Harlow	*W. Newcomb
*Executive Committee	

*Member of Board of Investment.

†Member of Auditing Committee.

ABSTRACTS OF THE ANNUAL REPORTS
OF
SAVINGS BANKS,
INSTITUTIONS FOR SAVINGS,
MUTUAL SAVINGS CENTRAL FUND, INC.,
DEPOSIT INSURANCE FUND,
SAVINGS BANK INVESTMENT FUND
AND
SAVINGS BANKS EMPLOYEES
RETIREMENT ASSOCIATION

For the Fiscal Year Ended

October 31, 1958

		ABINGTON	ADAMS
		ABINGTON SAVINGS BANK	SOUTH ADAMS SAVINGS BANK
Assets			
1	Cash and items	\$33,759 49	\$45,387 70
2	Balances with banks	198,243 85	165,333 28
3	U. S. Govt. obligations, direct and fully guaranteed	4,153,457 35	4,510,026 45
4	State, county and municipal obligations	262,674 17	—
5	Other bonds, notes and debentures	1,057,255 63	71,653 00
6	Bank and fire insurance company stocks, etc.	725,762 88	598,243 77
7	Real estate loans	7,346,127 50	4,812,056 83
8	Other loans	68,835 00	121,382 57
9	Banking premises, furniture, fixtures and vaults	46,971 45	89,902 71
10	Other real estate owned, etc.	18,384 82	3,500 00
11	Taxes and insurance paid on mortgaged properties	6,392 69	—
12	Mortgage acquisition costs	57 87	—
13	Mutual Savings Central Fund, Inc.	15,745 48	18,557 53
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	3,306 59	1,742 59
16	Total	\$13,936,975 77	\$10,437,787 43
Liabilities			
17	Deposits	\$11,967,312 63	\$9,311,390 80
18	Club deposits	70,543 75	—
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	—	13,069 42
22	Due to mortgagors	86,898 94	43,078 05
23	Mortgagors' payments not applied	34,659 77	15,284 77
24	All other liabilities	1,609 58	534 97
25	Guaranty fund	870,219 76	524,569 81
26	Percentage to total deposits	7.23	5.63
27	Other surplus accounts	905,731 34	529,859 61
28	Percentage to total deposits	7.52	5.69
29	Total	\$13,936,975 77	\$10,437,787 43
General Information			
30	Number of deposit accounts October 31, 1957	6,501	8,867
31	Number of deposit accounts opened during period	564	719
32	Number of deposit accounts closed during period	958	680
33	Number of accounts October 31, 1958	6,107	8,906
34	Amount of dividends paid during period	\$388,822 85	\$259,274 60
35	Amount deposited during period	\$2,285,026 87	\$1,984,076 42
36	Amount withdrawn during period	\$1,847,895 49	\$1,700,818 46
37	Average amount in each account	\$1,960 00	\$1,044 00
38	Number of deposits made during period	8,478	16,213
39	Number of withdrawals made during period	7,198	8,699
40	Number of real estate loans October 31	1,299	910
41	Amount of real estate loans October 31	\$7,346,127 50	\$4,812,056 83
42	Average size of real estate loans	\$5,655 00	\$5,287 00
43	Number of other loans October 31	32	60
44	Amount of other loans October 31	\$68,835 00	\$121,382 57
45	Average size of other loans	\$2,151 00	\$2,023 00
46	Gross income received during period	\$527,753 86	\$374,531 93
47	Annual rate of ordinary and extra dividends paid during period	3½	3
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$52,012 69	\$25,688 20
49	Occupancy	16,005 77	12,266 06
50	Advertising	1,813 53	1,404 11
51	Contributions and membership	1,436 83	2,156 47
52	State tax	—	214 02
53	Miscellaneous	24,364 42	18,189 16
54	Total of above costs per \$1,000 of deposits	7 94	6 44

AMESBURY	AMHERST	ANDOVER	ARLINGTON	ATHOL	
PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY	AMHERST SAVINGS BANK	THE ANDOVER SAVINGS BANK	ARLINGTON FIVE CENTS SAVINGS BANK	ATHOL SAVINGS BANK	
\$53,785 26	\$69,633 85	\$352,025 79	\$309,123 99	\$36,556 78	1
245,431 71	375,947 65	361,330 41	267,136 80	250,040 28	2
4,797,281 25	9,025,365 76	5,583,608 37	9,925,654 67	5,803,308 86	3
—	271,697 18	81,230 92	2,419,423 92	—	4
1,524,954 99	8,242,509 81	3,079,995 20	3,288,259 54	824,427 04	5
666,726 14	1,616,112 97	629,952 67	1,094,748 16	645,891 25	6
2,855,669 96	5,816,435 53	15,695,846 85	28,001,711 16	7,611,230 23	7
126,703 83	416,952 35	484,271 50	124,731 67	123,033 13	8
36,993 62	62,185 67	167,548 21	548,737 44	51,453 31	9
—	—	—	—	—	10
811 85	—	—	—	455 77	11
—	—	—	124,226 59	45,975 05	12
20,638 41	45,141 58	53,980 40	70,464 47	18,606 96	13
1 00	1 00	—	1 00	1 00	14
6,925 59	5,421 85	17,949 76	115,566 25	8,039 82	15
\$10,335,923 61	\$25,947,405 20	\$26,507,740 08	\$46,289,785 66	\$15,419,019 48	16
\$9,052,939 25	\$22,757,026 93	\$23,787,534 79	\$41,227,512 11	\$13,376,538 25	17
13,070 50	95,536 75	34,809 00	551,632 50	—	18
—	—	—	—	—	19
—	—	—	—	—	20
—	216 67	28,261 04	621 83	3,827 68	21
31,664 32	66,192 31	251,253 48	134,700 00	46,961 39	22
19,578 09	45,471 75	59,132 13	238,984 57	75,210 49	23
5,139 52	811 25	12,856 09	14,574 20	687 05	24
630,963 15	1,483,770 73	1,403,500 00	1,982,502 68	963,000 00	25
7.03	6.49	5.89	4.74	7.20	26
6.36	1,498,378 81	930,393 55	2,139,257 77	952,794 62	27
—	6.55	3.91	5.12	7.12	28
\$10,335,923 61	\$25,947,405 20	\$26,507,740 08	\$46,289,785 66	\$15,419,019 48	29
8,819	12,950	14,677	33,616	9,582	30
514	922	1,673	4,318	549	31
596	787	1,303	3,242	611	32
8,737	13,085	15,047	34,692	9,520	33
\$259,519 21	\$674,034 72	\$668,737 98	\$1,144,779 99	\$416,954 13	34
\$1,494,222 21	\$4,149,686 07	\$6,515,072 28	\$15,702,621 16	\$1,990,416 11	35
\$1,599,733 71	\$3,891,174 72	\$5,854,301 27	\$13,683,616 49	\$2,069,198 98	36
\$1,034 00	\$1,739 00	\$1,570 00	\$1,188 00	\$1,405 00	37
11,651	20,173	40,721	111,201	14,940	38
7,811	12,525	20,345	65,208	9,840	39
634	1,005	2,211	3,547	1,028	40
\$2,855,669 96	\$5,816,435 53	\$15,695,846 85	\$28,001,711 16	\$7,611,230 23	41
\$4,504 00	\$5,787 00	\$7,099 00	\$7,894 00	\$7,404 00	42
93	270	605	175	146	43
\$126,703 83	\$416,952 35	\$484,271 50	\$124,731 67	\$123,033 13	44
\$1,362 00	\$1,544 00	\$800 00	\$713 00	\$843 00	45
\$367,139 99	\$899,850 89	\$1,032,546 17	\$1,685,037 11	\$589,432 34	46
3	3½	3	3	3½	47
\$31,293 21	\$71,030 84	\$103,796 81	\$206,721 77	\$34,541 00	48
7,452 57	9,606 29	28,880 83	58,048 86	13,170 19	49
1,893 19	2,387 20	9,058 92	15,869 70	3,547 24	50
150 00	300 00	3,727 17	7,993 71	850 00	51
5,558 60	31,660 99	16,302 67	—	—	52
18,377 95	13,582 53	54,464 61	103,372 74	18,616 12	53
7 14	5 62	9 08	9 38	5 29	54

		AYER	BARRE
		NORTH MIDDLESEX SAVINGS BANK	BARRE SAVINGS BANK
Assets			
1	Cash and items	\$42,370 81	\$7,993 32
2	Balances with banks	261,356 03	99,048 12
3	U. S. Govt. obligations, direct and fully guaranteed	2,380,859 38	1,115,000 00
4	State, county and municipal obligations	683,044 21	
5	Other bonds, notes and debentures	298,342 44	266,167 50
6	Bank and fire insurance company stocks, etc.	475,075 01	349,196 34
7	Real estate loans	6,329,102 20	2,905,998 02
8	Other loans	362,733 69	34,664 00
9	Banking premises, furniture, fixtures and vaults	59,636 05	52,103 90
10	Other real estate owned, etc.	—	—
11	Taxes and insurance paid on mortgaged properties	2,154 57	200 50
12	Mortgage acquisition costs	—	—
13	Mutual Savings Central Fund, Inc.	16,685 21	8,852 00
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	4,892 08	924 81
16	Total	\$10,916,252 68	\$4,840,149 51
Liabilities			
17	Deposits	\$9,512,136 39	\$4,181,292 85
18	Club deposits	166,536 00	18,001 25
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	—	—
22	Due to mortgagors	77,109 57	55,276 02
23	Mortgagors' payments not applied	23,253 75	10,243 53
24	All other liabilities	2,953 53	741 18
25	Guaranty fund	588,000 00	259,059 22
26	Percentage to total deposits	6.08	6.16
27	Other surplus accounts	546,263 44	315,535 46
28	Percentage to total deposits	5.64	7.51
29	Total	\$10,916,252 68	\$4,840,149 51
General Information			
30	Number of deposit accounts October 31, 1957	8,966	3,328
31	Number of deposit accounts opened during period	1,008	265
32	Number of deposit accounts closed during period	948	263
33	Number of accounts October 31, 1958	9,026	3,330
34	Amount of dividends paid during period	\$304,531 18	\$134,010 16
35	Amount deposited during period	\$2,673,488 72	\$859,904 95
36	Amount withdrawn during period	\$2,432,161 34	\$540,843 09
37	Average amount in each account	\$1,053 00	\$1,255 00
38	Number of deposits made during period	19,275	4,023
39	Number of withdrawals made during period	11,318	2,297
40	Number of real estate loans October 31	1,252	619
41	Amount of real estate loans October 31	\$6,329,102 20	\$2,905,998 02
42	Average size of real estate loans	\$5,055 00	\$4,694 00
43	Number of other loans October 31	202	25
44	Amount of other loans October 31	\$362,733 69	\$34,664 00
45	Average size of other loans	\$1,795 00	\$1,386 00
46	Gross income received during period	\$429,266 18	\$186,297 39
47	Annual rate of ordinary and extra dividends paid during period	3½	3½
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$38,870 84	\$14,267 58
49	Occupancy	13,334 21	4,287 24
50	Advertising	579 70	700 28
51	Contributions and membership	100 00	631 75
52	State tax	—	399 31
53	Miscellaneous	17,143 75	10,698 35
54	Total of above costs per \$1,000 of deposits	7 24	7 37

BELMONT		BEVERLY		BOSTON				
BELMONT SAVINGS BANK		BEVERLY SAVINGS BANK		THE BOSTON FIVE CENTS SAVINGS BANK	BOSTON PENNY SAVINGS BANK	BRIGHTON FIVE CENTS SAVINGS BANK		
\$152,127 76	\$55,999 17	\$777,327 42	\$162,347 64	\$332,276 74	1			
179,244 56	904,103 11	2,454,413 18	932,862 75	850,381 56	2			
5,445,223 25	8,261,117 10	99,428,801 88	5,577,711 98	12,780,570 12	3			
—	773,412 29	1,305,214 46	—	—	4			
265,561 84	3,787,048 63	6,996,611 71	990,602 83	2,332,537 34	5			
720,487 30	2,337,865 21	4,946,977 00	366,753 93	1,518,555 48	6			
8,961,475 68	24,380,231 79	224,770,848 62	16,376,219 24	19,724,842 14	7			
171,678 89	472,702 48	3,653,536 82	95,328 77	709,645 09	8			
121,941 09	147,070 13	1,470,158 59	360,067 50	138,950 90	9			
—	113,709 97	141,187 85	—	—	10			
40 56	144 90	—	—	3,621 31	11			
21,828 84	—	467,553 25	37,609 16	66,939 76	12			
21,290 07	57,430 82	561,099 82	63,764 98	46,489 59	13			
3,500 C0	1 00	278,584 72	1 00	1 00	14			
8,854 86	5,084 12	166,380 91	12,599 57	19,481 85	15			
\$16,073,254 70	\$41,295,920 72	\$347,418,696 23	\$24,975,869 35	\$38,524,292 88	16			
\$14,386,687 21	\$35,968,488 85	\$309,889,297 84	\$22,483,680 13	\$34,251,007 91	17			
266,750 50	181,212 00	755,652 00	146,402 50	423,587 00	18			
—	—	—	—	—	19			
3,560 06	12,341 33	1,914,277 63	21,724 21	116,349 42	20			
85,687 36	115,133 24	1,960,265 00	133,638 19	161,530 79	21			
1,087 42	956,643 42	1,506,922 95	269,549 31	700,540 17	22			
6,711 06	13,842 58	891,699 27	59,061 15	42,749 82	23			
631,000 00	2,459,000 00	18,575,000 00	1,146,050 00	1,382,000 00	24			
4.31	6.80	5.98	5.06	3.98	25			
691,771 09	1,589,259 30	11,925,581 54	715,763 86	1,446,527 77	26			
4.72	4.40	3.84	3.16	4.17	27			
\$16,073,254 70	\$41,295,920 72	\$347,418,696 23	\$24,975,869 35	\$38,524,292 88	28			
13,320	24,567	142,273	16,931	22,261	29			
1,415	2,519	15,957	5,014	3,271	30			
1,144	2,115	14,336	2,591	2,402	31			
13,591	24,971	143,894	19,354	23,130	32			
\$387,007 00	\$1,090,335 70	\$9,460,180 56	\$627,818 16	\$963,772 67	33			
\$5,525,195 72	\$9,807,254 34	\$69,264,252 49	\$6,229,563 08	\$10,959,604 37	34			
\$4,760,750 61	\$8,534,787 95	\$56,469,185 12	\$5,656,614 20	\$7,801,200 15	35			
\$1,051 00	\$1,440 00	\$2,154 00	\$1,161 00	\$1,480 00	36			
40,879	79,422	326,372	48,548	66,505	37			
21,056	51,101	182,955	24,106	34,560	38			
975	2,986	23,685	1,843	1,333	39			
\$8,961,475 68	\$24,380,231 79	\$224,770,848 62	\$16,376,219 24	\$19,724,842 14	40			
\$9,191 00	\$8,165 00	\$9,490 00	\$8,886 00	\$14,797 00	41			
114	860	1,004	97	310	42			
\$171,678 89	\$472,702 48	\$3,653,536 82	\$95,328 77	\$709,645 09	43			
\$1,505 00	\$550 00	\$3,639 00	\$983 00	\$2,289 00	44			
\$580,059 92	\$1,589,100 46	\$12,630,026 22	\$899,972 71	\$1,365,153 12	45			
3	3¼	3¼	3	3¼	46			
\$64,336 28	\$104,590 83	\$714,833 13	\$106,060 21	\$124,322 04	47			
25,480 90	25,274 00	363,794 77	43,363 08	23,524 47	48			
6,239 42	7,931 65	151,258 30	17,737 29	17,737 29	49			
2,116 02	2,090 00	24,050 00	2,147 90	3,063 29	50			
—	2,831 71	258,357 18	—	4,336 16	51			
29,192 83	109,694 22	321,053 51	34,449 74	100,138 31	52			
8 69	6 98	5 90	8 56	7 87	53			

		BOSTON	
		CHARLESTOWN SAVINGS BANK	DORCHESTER SAVINGS BANK
Assets			
1	Cash and items	\$1,106,745 08	\$228,178 67
2	Balances with banks	1,526,576 85	2,157,472 28
3	U. S. Govt. obligations, direct and fully guaranteed	38,428,773 44	24,070,532 53
4	State, county and municipal obligations	1,601,307 60	348,886 52
5	Other bonds, notes and debentures	6,646,950 51	5,914,974 48
6	Bank and fire insurance company stocks, etc.	8,797,277 30	1,694,281 33
7	Real estate loans	82,460,734 90	38,703,976 28
8	Other loans	2,270,430 07	179,701 74
9	Banking premises, furniture, fixtures and vaults	1,146,496 36	399,589 13
10	Other real estate owned, etc.	81,326 20	15,314 50
11	Taxes and insurance paid on mortgaged properties	84,359 71	
12	Mortgage acquisition costs	235,207 32	49,139 40
13	Mutual Savings Central Fund, Inc.	289,345 70	93,989 50
14	Deposit Insurance Fund	1 00	5,000 00
15	All other assets	69,097 56	241,776 69
16	Total	\$144,744,629 60	\$74,102,813 05
Liabilities			
17	Deposits	\$127,332,644 88	\$65,865,125 70
18	Club deposits	487,705 75	1,502,058 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	167,132 94	2,054 24
22	Due to mortgagors	1,647,262 53	176,699 85
23	Mortgagors' payments not applied	51,942 04	1,349,594 79
24	All other liabilities	52,453 52	17,513 56
25	Guaranty fund	7,264,933 00	2,718,182 74
26	Percentage to total deposits	5.68	4.03
27	Other surplus accounts	6,940,554 94	2,471,584 17
28	Percentage to total deposits	5.43	3.66
29	Total	\$144,744,629 60	\$74,102,813 05
General Information			
30	Number of deposit accounts October 31, 1957	65,313	54,687
31	Number of deposit accounts opened during period	7,948	5,369
32	Number of deposit accounts closed during period	7,248	4,752
33	Number of accounts October 31, 1958	66,013	55,304
34	Amount of dividends paid during period	\$3,879,877 85	\$1,835,719 75
35	Amount deposited during period	\$29,882,518 26	\$19,495,005 29
36	Amount withdrawn during period	\$24,667,945 05	\$17,578,847 12
37	Average amount in each account	\$1,928 00	\$1,191 00
38	Number of deposits made during period	250,113	141,399
39	Number of withdrawals made during period	103,825	81,554
40	Number of real estate loans October 31	7,904	5,052
41	Amount of real estate loans October 31	\$82,460,734 90	\$38,703,976 28
42	Average size of real estate loans	\$10,434 00	\$7,661 00
43	Number of other loans October 31	1,402	165
44	Amount of other loans October 31	\$2,270,430 07	\$179,701 74
45	Average size of other loans	\$1,619 00	\$1,089 00
46	Gross income received during period	\$5,707,406 02	\$2,652,778 58
47	Annual rate of ordinary and extra dividends paid during period	3 1/4	3
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$470,580 33	\$216,297 24
49	Occupancy	179,861 08	56,727 67
50	Advertising	93,994 06	17,487 42
51	Contributions and membership	20,281 23	1,350 00
52	State tax	49,122 00	7,070 88
53	Miscellaneous	222,524 25	104,840 58
54	Total of above costs per \$1,000 of deposits	8 11	5 99

BOSTON

EAST BOSTON SAVINGS BANK	ELIOT SAVINGS BANK	GROVE HALL SAVINGS BANK	THE HIBERNIA SAVINGS BANK	HOME SAVINGS BANK	
\$157,457 51	\$95,037 37	\$146,999 08	\$12,124 22	\$278,847 51	1
351,994 95	215,200 30	1,452,920 70	350,015 65	1,559,928 66	2
9,587,845 87	13,447,240 63	9,610,666 77	1,706,829 72	31,051,195 87	3
1,326,689 06	906,131 58	—	—	—	4
10,057,889 05	6,586,656 56	1,399,488 00	292,082 90	3,026,138 84	5
2,596,655 19	2,847,635 64	97,211 70	408,487 93	4,927,873 98	6
21,586,502 36	14,672,994 45	20,917,272 56	4,048,876 38	79,476,961 12	7
413,601 71	115,289 52	861,303 29	63,212 33	376,344 87	8
118,590 12	25,965 51	194,304 26	12,387 89	54,308 74	9
98,239 47	3,575 29	—	15,000 00	6,743 62	10
186 55	4,753 24	370 00	—	625 71	11
31,105 12	16,678 85	40,117 81	11,403 78	217,295 34	12
53,167 21	47,145 80	44,933 99	11,117 84	244,377 65	13
1 00	1 00	6,064 40	4,745 77	163,188 88	14
31,624 95	39,157 05	3,204 83	400 00	3,422 75	15
\$46,411,550 12	\$39,023,462 79	\$34,774,857 39	\$6,936,684 41	\$121,387,253 54	16
\$40,640,274 42	\$33,533,937 80	\$30,627,227 55	\$6,060,849 74	\$107,263,449 55	17
400,725 50	47,880 00	322,978 00	159,533 00	366,633 50	18
—	—	—	—	—	19
41,059 71	19,969 00	2,337 79	—	104,111 72	20
50,743 96	250,035 40	192,534 55	24,820 00	94,359 60	21
680,788 24	523,056 57	733,397 70	98,416 79	1,789,844 71	22
14,210 82	9,678 81	17,549 86	6,465 51	39,936 92	23
2,281,000 00	2,337,789 00	1,151,700 00	318,100 74	6,883,000 00	24
5.55	6.96	3.72	5.11	6.40	25
2,302,747 47	2,301,116 21	1,727,131 94	268,498 63	4,845,917 54	26
5.61	6.85	5.58	4.32	4.50	27
\$46,411,550 12	\$39,023,462 79	\$34,774,857 39	\$6,936,684 41	\$121,387,253 54	28
23,644	17,807	21,859	3,433	46,898	30
3,108	2,166	2,803	572	3,959	31
2,099	2,293	2,776	466	4,436	32
24,653	17,680	21,886	3,539	46,421	33
\$1,222,430 28	\$1,047,897 82	\$852,993 59	\$175,923 13	\$3,309,843 26	34
\$8,927,666 65	\$6,139,761 90	\$9,879,150 17	\$1,888,773 84	\$19,418,330 42	35
\$7,560,427 09	\$6,145,411 90	\$8,543,159 52	\$1,508,164 68	\$16,883,080 97	36
\$1,648 00	\$1,896 00	\$1,399 00	\$1,713 00	\$2,310 00	37
60,975	29,208	66,750	10,642	94,367	38
32,457	17,702	34,803	4,894	49,303	39
3,828	1,409	1,719	434	8,677	40
\$21,586,502 36	\$14,672,994 45	\$20,917,272 56	\$4,048,876 38	\$79,476,961 12	41
\$5,639 00	\$10,413 00	\$12,168 00	\$9,329 00	\$9,159 00	42
442	94	265	35	528	43
\$413,601 71	\$115,289 52	\$861,303 29	\$63,212 33	\$376,344 87	44
\$935 00	\$1,226 00	\$3,250 00	\$1,806 00	\$713 00	45
\$1,747,052 67	\$1,444,349 88	\$1,221,683 84	\$259,874 18	\$4,562,776 13	46
3¼	3¼	3½	3¼	3¼	47
\$152,675 60	\$96,463 10	\$110,958 80	\$31,674 72	\$347,792 54	48
46,590 17	18,168 32	27,817 79	6,736 77	70,167 00	49
9,298 11	5,585 87	4,186 20	1,332 13	38,785 07	50
417 00	5,032 40	3,048 18	869 76	16,283 29	51
36,574 51	31,218 45	—	814 04	32,076 56	52
76,996 24	40,910 58	48,198 41	15,677 65	163,831 02	53
7 86	5 88	6 27	9 18	6 21	54

		BOSTON	
		THE HYDE PARK SAVINGS BANK	INSTITUTION FOR SAVINGS IN ROXBURY
Assets			
1	Cash and items	\$151,418 76	\$242,135 00
2	Balances with banks	508,133 45	776,131 61
3	U. S. Govt. obligations, direct and fully guaranteed	5,386,058 93	10,038,906 52
4	State, county and municipal obligations	770,717 90	974,850 96
5	Other bonds, notes and debentures	2,146,480 58	16,898 15
6	Bank and fire insurance company stocks, etc.	1,028,862 07	543,993 50
7	Real estate loans	9,843,624 60	22,152,217 11
8	Other loans	77,188 01	80,191 73
9	Banking premises, furniture, fixtures and vaults	63,166 99	141,855 11
10	Other real estate owned, etc.	—	38,171 28
11	Taxes and insurance paid on mortgaged properties	—	—
12	Mortgage acquisition costs	—	31,114 64
13	Mutual Savings Central Fund, Inc.	29,349 52	69,039 90
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	66,550 62	8,728 53
16	Total	\$20,071,552 43	\$35,114,235 04
Liabilities			
17	Deposits	\$17,487,505 37	\$31,500,641 18
18	Club deposits	95,702 00	163,026 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	2,714 33	43,653 12
22	Due to mortgagors	32,895 00	36,485 00
23	Mortgagors' payments not applied	483,126 35	175,198 32
24	All other liabilities	2,568 16	20,908 72
25	Guaranty fund	918,000 00	1,987,600 00
26	Percentage to total deposits	5.22	6.28
27	Other surplus accounts	1,049,041 22	1,186,722 70
28	Percentage to total deposits	5.97	3.75
29	Total	\$20,071,552 43	\$35,114,235 04
General Information			
30	Number of deposit accounts October 31, 1957	13,905	22,128
31	Number of deposit accounts opened during period	1,616	2,581
32	Number of deposit accounts closed during period	1,379	2,693
33	Number of accounts October 31, 1958	14,142	22,016
34	Amount of dividends paid during period	\$510,184 48	\$957,011 53
35	Amount deposited during period	\$5,575,622 16	\$7,429,943 65
36	Amount withdrawn during period	\$4,508,497 06	\$6,595,845 30
37	Average amount in each account	\$1,237 00	\$1,431 00
38	Number of deposits made during period	40,707	58,841
39	Number of withdrawals made during period	22,590	34,295
40	Number of real estate loans October 31	1,577	2,715
41	Amount of real estate loans October 31	\$9,843,624 60	\$22,152,217 11
42	Average size of real estate loans	\$6,242 00	\$8,159 00
43	Number of other loans October 31	63	86
44	Amount of other loans October 31	\$77,188 01	\$80,191 73
45	Average size of other loans	\$1,225 00	\$932 00
46	Gross income received during period	\$756,338 10	\$1,320,331 93
47	Annual rate of ordinary and extra dividends paid during period	3¼	3¼
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$77,824 15	\$152,570 23
49	Occupancy	17,972 73	59,142 02
50	Advertising	3,365 47	3,935 84
51	Contributions and membership	390 00	1,425 00
52	State tax	1,315 05	—
53	Miscellaneous	31,551 59	50,101 89
54	Total of above costs per \$1,000 of deposits	7 53	8 44

BOSTON

LINCOLN SAVINGS BANK	MASSACHUSETTS SAVINGS BANK	THE PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON	SOUTH BOSTON SAVINGS BANK	SUFFOLK FRANKLIN SAVINGS BANK	
\$31,184 65	\$50,696 42	\$553,200 88	\$217,160 45	\$517,204 00	1
139,379 39	85,100 22	1,753,199 26	465,049 26	1,281,290 09	2
1,194,162 67	4,607,303 62	97,578,604 40	16,234,004 70	59,410,353 45	3
	—	—	501,939 59	15,048 98	4
142,684 78	321,463 17	17,615,536 83	4,630,211 07	10,891,121 18	5
245,228 25	553,655 21	18,638,298 97	1,371,930 34	8,314,111 20	6
2,693,964 03	6,010,320 47	172,164,902 43	32,408,370 08	130,619,769 22	7
112,976 06	384,851 93	3,850,105 72	197,193 26	1,736,158 99	8
16,556 47	3,135 98	1,655,167 54	231,875 81	1,862,881 96	9
—	28,934 32	144,612 39	—	18,212 02	10
2,618 17	—	848 37	44 25	—	11
3,483 29	14,019 77	559,717 78	—	355,759 57	12
6,141 72	26,724 02	498,542 92	22,754 86	396,065 25	13
1 00	22,794 91	1 00	1 00	223,557 44	14
14,657 60	2,557 83	67,501 79	40,151 81	353,711 18	15
\$4,603,038 08	\$12,111,557 87	\$315,080,240 28	\$56,320,686 48	\$215,995,244 53	16
\$4,014,244 95	\$10,635,186 53	\$280,764,496 61	\$49,278,830 19	\$192,959,338 98	17
27,877 00	152,327 00	244,084 00	—	889,261 00	18
—	—	—	—	—	19
—	2,869 13	1,028,331 98	—	11,251 05	20
4,466 31	116,569 90	2,010,636 69	123,344 03	955,708 14	21
129,635 04	164,143 99	885,799 74	583,493 49	2,208,819 69	22
629 86	1,288 02	177,167 56	13,563 53	64,233 06	23
145,398 00	647,400 00	16,542,000 00	3,651,595 85	12,175,000 00	24
3.59	6.00	5.89	7.41	6.28	25
280,786 92	391,773 30	13,427,723 70	2,669,859 39	6,731,632 61	26
6.94	3.63	4.78	5.42	3.47	27
\$4,603,038 08	\$12,111,557 87	\$315,080,240 28	\$56,320,686 48	\$215,995,244 53	28
3,390	6,660	110,216	23,463	96,001	30
507	684	13,049	2,719	12,426	31
509	771	8,768	2,687	10,550	32
3,388	6,573	114,497	23,495	97,877	33
\$108,615 01	\$298,389 01	\$8,538,223 80	\$1,629,766 73	\$5,875,662 95	34
\$1,085,972 11	\$2,732,788 41	\$63,891,349 00	\$10,560,540 08	\$48,515,058 17	35
\$894,757 17	\$2,629,774 02	\$47,114,971 85	\$9,515,643 86	\$41,838,731 30	36
\$1,184 00	\$1,618 00	\$2,452 00	\$2,097 00	\$1,971 00	37
8,004	21,192	276,682	47,472	282,398	38
4,901	10,438	149,118	33,011	149,835	39
479	478	12,958	2,131	10,248	40
\$2,693,964 03	\$6,010,320 47	\$172,164,902 43	\$32,408,370 08	\$130,619,769 22	41
\$5,624 00	\$12,574 00	\$13,286 00	\$15,208 00	\$12,745 00	42
26	120	558	175	473	43
\$112,976 06	\$384,851 93	\$3,850,105 72	\$197,193 26	\$1,736,158 99	44
\$4,345 00	\$3,207 00	\$6,900 00	\$1,126 00	\$3,670 00	45
\$177,782 11	\$431,363 70	\$11,549,838 32	\$2,203,325 71	\$8,011,554 54	46
3	3	3¼	3½	3¼	47
\$21,539 40	\$49,269 74	\$752,094 03	\$110,778 17	\$704,873 96	48
2,110 55	13,290 50	404,731 34	45,975 48	277,168 10	49
352 68	2,877 92	143,613 13	6,717 49	93,041 75	50
671 96	1,699 85	38,192 62	1,099 75	30,705 45	51
586 20	1,281 91	286,303 87	—	12,638 00	52
12,987 01	21,369 81	383,718 19	54,674 33	294,616 31	53
9 46	8 32	7 15	4 45	7 29	54

		BOSTON	
		UNION SAVINGS BANK OF BOSTON	WARREN INSTITUTION FOR SAVINGS
Assets			
1	Cash and items	\$289,835 42	\$231,336 05
2	Balances with banks	1,363,013 77	606,590 68
3	U. S. Govt. obligations, direct and fully guaranteed	16,222,371 24	20,529,221 34
4	State, county and municipal obligations	88,655 43	—
5	Other bonds, notes and debentures	1,706,754 92	3,446,587 62
6	Bank and fire insurance company stocks, etc.,	3,019,942 98	3,152,024 24
7	Real estate loans	37,402,139 72	40,070,239 01
8	Other loans	429,625 07	409,582 92
9	Banking premises, furniture, fixtures and vaults	552,897 19	380,525 21
10	Other real estate owned, etc.	—	8,004 06
11	Taxes and insurance paid on mortgaged properties	2,429 76	—
12	Mortgage acquisition costs	34,825 05	72,019 07
13	Mutual Savings Central Fund, Inc.	103,780 73	125,459 23
14	Deposit Insurance Fund	1 00	64,111 57
15	All other assets	8,642 10	13,718 20
16	Total	\$61,224,914 38	\$69,109,419 20
Liabilities			
17	Deposits	\$55,147,233 68	\$61,809,731 99
18	Club deposits	35,904 50	447,945 50
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	6,067 18	200,023 73
22	Due to mortgagors	376,740 51	465,210 76
23	Mortgagors' payments not applied	544,602 31	207,063 00
24	All other liabilities	25,277 95	29,214 43
25	Guaranty fund	2,699,306 17	3,544,200 00
26	Percentage to total deposits	4.89	5.69
27	Other surplus accounts	2,389,782 08	2,406,029 79
28	Percentage to total deposits	4.33	3.86
29	Total	\$61,224,914 38	\$69,109,419 20
General Information			
30	Number of deposit accounts October 31, 1957	23,820	30,578
31	Number of deposit accounts opened during period	3,575	12,185
32	Number of deposit accounts closed during period	2,504	4,238
33	Number of accounts October 31, 1958	24,891	38,525
34	Amount of dividends paid during period	\$1,656,543 82	\$1,843,615 14
35	Amount deposited during period	\$13,734,904 76	\$14,744,208 31
36	Amount withdrawn during period	\$10,874,680 13	\$10,440,176 60
37	Average amount in each account	\$2,215 00	\$1,604 00
38	Number of deposits made during period	74,017	120,625
39	Number of withdrawals made during period	33,115	51,159
40	Number of real estate loans October 31	2,910	3,257
41	Amount of real estate loans October 31	\$37,402,139 72	\$40,070,239 01
42	Average size of real estate loans	\$12,852 00	\$12,302 00
43	Number of other loans October 31	403	189
44	Amount of other loans October 31	\$429,625 07	\$409,582 92
45	Average size of other loans	\$1,066 00	\$2,167 00
46	Gross income received during period	\$2,387,893 79	\$2,495,557 03
47	Annual rate of ordinary and extra dividends paid during period	3¼	3¼
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$204,126 41	\$193,966 28
49	Occupancy	130,740 64	84,890 72
50	Advertising	20,688 09	21,184 71
51	Contributions and membership	10,189 04	10,021 21
52	State tax	—	47,669 94
53	Miscellaneous	137,105 76	107,521 12
54	Total of above costs per \$1,000 of deposits	9 11	7 47

BOSTON	BRAINTREE	BRIDGEWATER	BROCKTON		
WILDEY SAVINGS BANK	THE BRAINTREE SAVINGS BANK	BRIDGEWATER SAVINGS BANK	BROCKTON SAVINGS BANK	PEOPLE'S SAVINGS BANK OF BROCKTON	
\$159,764 26	\$42,418 33	\$74,152 90	\$391,628 56	\$90,416 85	1
656,243 83	327,318 34	289,102 83	509,916 21	109,480 22	2
14,822,583 80	2,547,674 67	2,310,198 79	9,098,958 20	5,661,999 34	3
—	31,015 12	296,153 86	1,107,162 33	69,772 06	4
166,786 54	411,692 85	600,938 71	2,335,448 14	570,422 01	5
1,939,593 45	469,248 18	394,309 49	1,369,258 65	1,074,159 47	6
20,325,272 28	5,602,862 68	6,022,690 83	19,164,165 94	13,017,693 05	7
236,271 42	124,395 17	268,658 64	424,941 20	1,023,710 04	8
11,582 34	58,300 78	126,621 44	363,454 57	142,586 41	9
—	18,616 44	—	14,355 61	7,959 05	10
44 55	110 81	918 14	1,851 40	51,568 60	11
70,071 06	—	—	66,474 57	27,878 66	12
72,193 27	14,843 09	19,181 37	39,319 10	40,107 94	13
6,707 15	1 00	3,383 07	1 00	1 00	14
1,879 14	2,714 65	32,309 94	8,171 00	52 00	15
\$38,462,993 09	\$9,651,212 11	\$10,438,620 01	\$34,895,106 48	\$21,887,806 70	16
\$33,452,283 37	\$8,590,921 93	\$8,961,610 80	\$30,859,437 60	\$19,113,188 96	17
275,440 00	86,281 00	147,038 25	428,963 50	155,835 00	18
—	—	—	—	—	19
—	—	—	—	—	20
19,741 26	—	9,420 58	14,269 34	34,567 66	21
512,211 78	30,820 79	75,831 13	250,702 00	382,279 30	22
120,282 45	30,097 50	225,858 61	59,778 24	58,296 28	23
29,505 84	4,441 90	3,874 71	890 43	5,370 86	24
2,111,816 18	476,000 00	585,300 00	1,837,500 00	1,032,400 00	25
6.26	5.49	6.43	5.87	5.36	26
1,941,712 21	432,648 99	429,685 93	1,443,565 37	1,105,868 64	27
5.76	4.99	4.72	4.61	5.74	28
\$38,462,993 09	\$9,651,212 11	\$10,438,620 01	\$34,895,106 48	\$21,887,806 70	29
16,751	6,895	7,726	20,140	16,583	30
1,744	993	1,003	2,912	1,908	31
1,548	685	707	2,189	1,997	32
16,947	7,203	8,022	20,863	16,494	33
\$976,891 54	\$238,484 99	\$259,030 21	\$932,680 49	\$558,839 52	34
\$5,463,768 95	\$2,939,461 96	\$2,499,312 71	\$8,253,379 46	\$5,013,142 39	35
\$5,177,888 08	\$2,668,901 82	\$2,378,713 93	\$7,198,297 56	\$4,693,307 11	36
\$1,973 00	\$1,192 00	\$1,108 00	\$1,479 00	\$1,158 00	37
34,893	18,955	19,381	48,374	32,834	38
17,151	10,642	11,858	28,550	21,065	39
2,032	830	1,359	2,610	1,702	40
\$20,325,272 28	\$5,602,862 68	\$6,022,690 83	\$19,164,165 94	\$13,017,693 05	41
\$10,002 00	\$6,750 00	\$4,431 00	\$7,342 00	\$7,648 00	42
122	147	432	785	578	43
\$230,271 42	\$124,395 17	\$268,658 64	\$424,941 20	\$1,023,710 04	44
\$1,887 00	\$846 00	\$621 00	\$541 00	\$1,771 00	45
\$1,337,054 58	\$366,573 85	\$396,241 96	\$1,298,004 06	\$817,025 47	46
3 7⁄8	3	3 7⁄8	3 1⁄4	3 7⁄8	47
\$112,504 81	\$41,407 53	\$48,489 74	\$129,267 32	\$89,216 96	48
13,800 04	9,606 17	12,777 43	48,723 58	26,731 06	49
17,137 76	2,448 90	6,856 31	21,522 34	10,965 52	50
4,042 96	1,370 97	1,476 91	5,156 70	3,810 63	51
—	605 70	—	2,086 38	7,022 78	52
56,543 21	17,714 07	30,994 12	62,461 64	48,648 54	53
6 05	8 43	11 04	8 60	9 67	54

		BROOKLINE	CAMBRIDGE
		BROOKLINE SAVINGS BANK	CAMBRIDGE SAVINGS BANK
Assets			
1	Cash and items	\$207,303 75	\$335,563 25
2	Balances with banks	350,513 96	848,753 80
3	U. S. Govt. obligations, direct and fully guaranteed	13,137,327 57	39,773,910 37
4	State, county and municipal obligations	24,948 33	459,765 37
5	Other bonds, notes and debentures	7,750,140 57	1,458,712 86
6	Bank and fire insurance company stocks, etc.	3,119,746 79	3,280,363 27
7	Real estate loans	25,638,993 56	60,242,841 21
8	Other loans	530,915 82	825,775 63
9	Banking premises, furniture, fixtures and vaults	188,622 31	413,010 41
10	Other real estate owned, etc.	9,046 48	36,582 29
11	Taxes and insurance paid on mortgaged properties	—	—
12	Mortgage acquisition costs	117,683 18	93,512 11
13	Mutual Savings Central Fund, Inc.	79,931 28	181,930 26
14	Deposit Insurance Fund	—	1 00
15	All other assets	3,895 06	5,886 38
16	Total	\$51,159,068 66	\$107,956,608 21
Liabilities			
17	Deposits	\$45,154,572 45	\$96,039,778 79
18	Club deposits	605,157 00	189,520 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	—	372,516 26
22	Due to mortgagors	344,150 00	388,896 59
23	Mortgagors' payments not applied	196,530 23	79,560 78
24	All other liabilities	60,434 84	12,449 94
25	Guaranty fund	2,448,500 00	5,735,700 00
26	Percentage to total deposits	5.35	5.96
27	Other surplus accounts	2,349,724 14	5,138,185 85
28	Percentage to total deposits	5.13	5.34
29	Total	\$51,159,068 66	\$107,956,608 21
General Information			
30	Number of deposit accounts October 31, 1957	25,740	38,270
31	Number of deposit accounts opened during period	3,523	4,945
32	Number of deposit accounts closed during period	2,651	4,022
33	Number of accounts October 31, 1958	26,612	39,193
34	Amount of dividends paid during period	\$1,248,923 77	\$2,968,595 70
35	Amount deposited during period	\$12,130,486 08	\$24,097,456 87
36	Amount withdrawn during period	\$10,504,652 19	\$21,478,937 67
37	Average amount in each account	\$1,675 00	\$2,450 00
38	Number of deposits made during period	76,531	101,921
39	Number of withdrawals made during period	38,879	66,160
40	Number of real estate loans October 31	2,196	6,676
41	Amount of real estate loans October 31	\$25,638,993 56	\$60,242,841 21
42	Average size of real estate loans	\$11,675 00	\$9,024 00
43	Number of other loans October 31	191	1,082
44	Amount of other loans October 31	\$530,915 82	\$825,775 63
45	Average size of other loans	\$2,779 00	\$763 00
46	Gross income received during period	\$1,907,737 76	\$3,772,578 22
47	Annual rate of ordinary and extra dividends paid during period	3	3 3/4
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$210,825 10	\$253,543 43
49	Occupancy	67,344 61	90,259 08
50	Advertising	36,474 44	22,185 04
51	Contributions and membership	7,307 04	20,586 14
52	State tax	10,919 81	88,768 10
53	Miscellaneous	125,480 07	81,764 79
54	Total of above costs per \$1,000 of deposits	10 02	5 79

CAMBRIDGE			CANTON	CHELSEA	
CAMBRIDGE- PORT SAVINGS BANK	EAST CAMBRIDGE SAVINGS BANK	NORTH AVENUE SAVINGS BANK	THE CANTON INSTITUTION FOR SAVINGS	CHELSEA SAVINGS BANK	
\$158,919 10	\$56,724 82	\$85,771 16	\$57,948 23	\$188,218 78	1
1,057,469 34	249,573 20	864,517 66	50,733 92	805,936 22	2
22,161,761 60	12,817,875 00	9,610,333 30	951,125 01	22,918,210 24	3
679,654 99	14,950 00	412,346 59	153,915 69	798,868 82	4
5,844,882 16	3,948,155 58	1,546,947 98	945,101 13	3,569,783 88	5
3,668,555 24	1,732,520 86	1,132,263 38	314,949 44	1,187,956 36	6
39,765,046 27	10,793,599 92	19,296,154 90	2,821,774 32	19,795,351 46	7
54,540 79	67,759 23	97,686 68	5,976 99	249,650 75	8
587,710 74	100,552 14	136,211 74	52,752 77	64,385 92	9
—	1,930 43	101,265 14	15,952 43	—	10
—	10,224 30	—	82 38	—	11
64,956 01	19,565 60	—	—	36,819 54	12
84,700 41	67,034 67	58,254 09	10,213 06	87,956 11	13
1 00	1 00	1 00	1 00	1 00	14
9,287 84	34,446 88	13,898 29	797 16	47,542 35	15
\$74,137,485 49	\$29,914,913 63	\$33,355,651 91	\$5,381,323 53	\$49,750,681 43	16
\$65,037,665 74	\$26,336,036 41	\$29,472,487 17	\$4,771,962 06	\$43,881,737 22	17
730,988 00	107,395 00	87,710 00	—	354,310 00	18
—	—	—	—	—	19
—	179 53	8,614 02	—	735 54	20
18,897 00	188,947 53	17,478 06	4,850 00	284,059 08	21
787,865 61	64,106 58	290,729 63	21,626 72	86,599 33	22
7,400 79	5,526 88	7,983 00	1,793 19	22,261 77	23
3,716,000 00	1,960,410 12	1,680,000 00	298,700 00	2,891,500 00	24
5.65	7.41	5.68	6.26	6.53	25
3,838,668 35	1,252,311 58	1,790,650 03	282,391 56	2,229,478 49	26
5.84	4.73	6.06	5.92	5.03	27
\$74,137,485 49	\$29,914,913 63	\$33,355,651 91	\$5,381,323 53	\$49,750,681 43	28
38,641	14,255	13,877	3,813	27,846	29
3,993	1,232	1,298	308	2,524	30
3,785	1,238	1,129	367	2,684	31
38,849	14,249	14,046	3,754	27,686	32
\$2,480,233 71	\$812,709 34	\$905,657 11	\$136,152 07	\$1,252,078 84	33
\$15,623,568 05	\$4,552,882 23	\$5,843,055 41	\$1,028,802 94	\$9,158,292 84	34
\$14,335,988 75	\$4,190,551 91	\$5,168,086 57	\$1,010,428 80	\$8,883,370 86	35
\$1,674 00	\$1,848 00	\$2,098 00	\$1,271 00	\$1,584 00	36
112,700	22,150	27,982	6,772	71,169	37
69,336	11,421	16,348	4,018	38,007	38
3,972	1,534	2,544	396	2,843	39
\$39,765,046 27	\$10,793,599 92	\$19,296,154 90	\$2,821,774 32	\$19,795,351 46	40
\$10,011 00	\$7,037 00	\$7,584 00	\$7,125 00	\$6,962 00	41
69	91	146	12	248	42
\$54,540 79	\$67,759 23	\$97,686 68	\$5,976 99	\$249,650 75	43
\$790 00	\$744 00	\$669 00	\$498 00	\$1,006 00	44
\$2,771,690 62	\$1,064,938 27	\$1,279,807 51	\$210,341 97	\$1,686,775 46	45
3¼	3¼	3¼	3	3	46
\$177,466 50	\$75,214 58	\$129,335 82	\$23,474 10	\$145,724 35	47
81,948 26	22,760 68	17,055 49	8,920 01	26,504 73	48
5,273 74	9,372 13	9,099 59	1,528 01	3,480 93	49
12,825 41	2,474 00	4,539 76	190 00	5,391 51	50
17,503 57	8,318 03	—	1,966 09	103 25	51
92,759 71	43,102 15	51,846 10	14,990 44	57,006 75	52
5 90	6 10	7 17	10 70	5 38	53
					54

		CHELSEA	CHICOPEE
		COUNTY SAVINGS BANK	CHICOPEE SAVINGS BANK
Assets			
1	Cash and items	\$94,117 21	\$11,944 13
2	Balances with banks	193,061 29	308,960 58
3	U. S. Govt. obligations, direct and fully guaranteed	6,082,367 97	5,834,141 23
4	State, county and municipal obligations		
5	Other bonds, notes and debentures	40,000 00	2,122,011 90
6	Bank and fire insurance company stocks, etc.	808,105 28	927,522 65
7	Real estate loans	6,745,384 38	11,174,495 83
8	Other loans	180,956 99	131,298 46
9	Banking premises, furniture, fixtures and vaults	45,789 48	182,664 46
10	Other real estate owned, etc.	5,293 55	514 38
11	Taxes and insurance paid on mortgaged properties	4,584 56	—
12	Mortgage acquisition costs	—	15,429 86
13	Mutual Savings Central Fund, Inc.	27,061 17	32,207 47
14	Deposit Insurance Fund	1 00	3,587 83
15	All other assets	37,208 06	6,995 54
16	Total	\$14,263,930 94	\$20,751,774 32
Liabilities			
17	Deposits	\$12,447,002 13	\$18,595,808 26
18	Club deposits	96,447 00	144,586 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	8,433 91	8,487 42
22	Due to mortgagors	176,594 38	153,375 88
23	Mortgagors' payments not applied	53,304 72	30,985 50
24	All other liabilities	1,043 93	15,103 14
25	Guaranty fund	771,600 00	733,445 82
26	Percentage to total deposits	6.15	3.91
27	Other surplus accounts	709,504 87	1,069,982 30
28	Percentage to total deposits	5.66	5.71
29	Total	\$14,263,930 94	\$20,751,774 32
General Information			
30	Number of deposit accounts October 31, 1957	7,461	11,805
31	Number of deposit accounts opened during period	696	1,329
32	Number of deposit accounts closed during period	693	1,010
33	Number of accounts October 31, 1958	7,464	12,124
34	Amount of dividends paid during period	\$354,397 95	\$553,078 15
35	Amount deposited during period	\$2,454,969 84	\$4,154,379 65
36	Amount withdrawn during period	\$2,299,104 96	\$3,328,432 62
37	Average amount in each account	\$1,668 00	\$1,514 00
38	Number of deposits made during period	21,576	24,751
39	Number of withdrawals made during period	9,357	12,419
40	Number of real estate loans October 31	1,096	1,710
41	Amount of real estate loans October 31	\$6,745,384 38	\$11,174,495 83
42	Average size of real estate loans	\$6,155 00	\$6,534 00
43	Number of other loans October 31	76	243
44	Amount of other loans October 31	\$180,956 99	\$131,298 46
45	Average size of other loans	\$2,381 00	\$540 00
46	Gross income received during period	\$500,202 02	\$776,262 55
47	Annual rate of ordinary and extra dividends paid during period	3	3 3/4
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$52,356 20	\$76,815 29
49	Occupancy	14,914 24	15,178 68
50	Advertising	2,297 98	10,540 72
51	Contributions and membership	1,396,07	2,781 93
52	State tax	—	2,897 54
53	Miscellaneous	20,055 94	29,774 17
54	Total of above costs per \$1,000 of deposits	7 26	7 36

CHICOPEE	CLINTON	COHASSET	CONCORD	CONWAY	
CHICOPEE FALLS SAVINGS BANK	CLINTON SAVINGS BANK	COHASSET SAVINGS BANK	THE MIDDLESEX INSTITUTION FOR SAVINGS	CONWAY SAVINGS BANK	
\$85,757 19	\$57,144 97	\$20,368 29	\$76,796 56	\$2,871 20	1
243,337 80	75,166 59	99,828 77	540,649 11	102,520 76	2
5,862,943 17	5,117,371 80	2,382,380 57	5,207,027 10	781,482 66	3
85,429 28	60,554 23	—	—	—	4
895,959 46	2,612,330 86	479,571 32	490,310 63	294,025 86	5
992,766 66	423,965 66	294,091 95	864,920 92	183,175 90	6
9,927,392 85	3,378,459 50	3,137,572 47	9,974,602 04	2,232,634 25	7
226,677 18	238,500 57	140,076 64	305,237 01	108,729 30	8
170,543 34	85,479 20	8,316 51	132,910 35	3,432 41	9
6,115 91	860 31	—	—	—	10
—	3,869 08	—	688 65	256 69	11
665 69	—	—	—	—	12
27,949 82	23,929 88	1 00	27,493 50	4,783 65	13
6,573 49	2,182 30	12,370 67	1 00	1 00	14
3,437 79	2,341 61	1,514 65	3,619 37	380 06	15
\$18,535,549 63	\$12,082,156 56	\$6,576,092 84	\$17,624,256 24	\$3,714,293 74	16
\$16,315,577 82	\$10,666,229 07	\$5,838,369 17	\$15,623,123 66	\$3,332,037 64	17
221,382 50	79,814 25	—	99,355 00	—	18
—	—	—	—	—	19
55,439 25	—	—	—	50,280 47	20
68,723 31	56,844 31	15,696 15	246,263 46	31,033 09	21
26,911 92	10,902 57	2,916 07	38,368 58	10,934 59	22
16,668 21	2,190 36	936 88	17,375 12	223 65	23
911,850 00	702,807 30	353,364 34	770,583 51	139,500 00	24
5.51	6.54	6.05	4.90	4.19	25
918,996 62	563,368 70	364,810 23	829,186 91	150,284 30	26
5.56	5.24	6.25	5.27	4.51	27
\$18,535,549 63	\$12,082,156 56	\$6,576,092 84	\$17,624,256 24	\$3,714,293 74	28
9,754	8,294	4,447	10,437	1,758	30
905	622	347	1,135	275	31
909	675	348	700	102	32
9,750	8,241	4,446	10,872	1,931	33
\$466,081 90	\$279,503 25	\$175,700 22	\$469,053 69	\$96,693 48	34
\$3,210,802 87	\$2,523,308 14	\$1,334,495 27	\$4,739,798 00	\$907,346 42	35
\$3,135,292 01	\$2,006,812 66	\$1,263,927 92	\$4,020,747 24	\$438,060 13	36
\$1,656 00	\$1,294 00	\$1,313 00	\$1,433 00	\$1,726 00	37
20,006	16,408	7,134	26,103	2,351	38
10,968	9,627	4,665	12,051	1,058	39
1,502	802	477	1,191	449	40
\$9,927,392 85	\$3,378,459 50	\$3,137,572 47	\$9,974,602 04	\$2,232,634 25	41
\$6,609 00	\$4,212 00	\$6,577 00	\$8,375 00	\$4,972 00	42
240	268	58	110	108	43
\$226,677 18	\$238,500 57	\$140,076 64	\$305,237 01	\$108,729 30	44
\$944 00	\$889 00	\$2,415 00	\$2,775 00	\$1,007 00	45
\$704,660 87	\$405,817 94	\$251,432 56	\$658,228 04	\$141,661 78	46
3	2¾	3¼	3¼	3¼	47
\$74,848 19	\$42,522 68	\$24,042 00	\$51,741 11	\$12,690 50	48
17,506 78	19,987 51	4,000 55	19,393 29	2,003 60	49
8,375 18	1,892 87	424 37	5,965 99	229 91	50
2,801 13	521 95	70 00	2,572 66	131 42	51
11,298 58	10,298 06	746 29	1,281 68	1,142 35	52
32,025 79	18,751 69	7,767 37	25,938 73	8,518 41	53
8 88	8 74	6 35	6 79	7 42	54

		DANVERS	DEDHAM
		DANVERS SAVINGS BANK	DEDHAM INSTITUTION FOR SAVINGS
	Assets		
1	Cash and items	\$380,295 42	\$347,107 76
2	Balances with banks	435,223 06	474,246 23
3	U. S. Govt. obligations, direct and fully guaranteed	6,198,925 71	14,242,206 63
4	State, county and municipal obligations	576,733 47	24,000 00
5	Other bonds, notes and debentures	1,780,741 07	1,119,467 90
6	Bank and fire insurance company stocks, etc.	1,134,388 84	1,158,691 02
7	Real estate loans	13,786,629 88	27,373,068 10
8	Other loans	375,519 16	77,840 15
9	Banking premises, furniture, fixtures and vaults	74,971 18	226,573 65
10	Other real estate owned, etc.	9,181 74	14,853 87
11	Taxes and insurance paid on mortgaged properties	1,129 11	—
12	Mortgage acquisition costs	—	9,895 34
13	Mutual Savings Central Fund, Inc.	38,167 97	67,197 13
14	Deposit Insurance Fund	4,094 19	1 00
15	All other assets	2,154 45	5,945 49
16	Total	\$24,798,155 25	\$45,141,094 27
	Liabilities		
17	Deposits	\$21,553,202 51	\$40,074,158 20
18	Club deposits	261,434 66	138,312 50
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	18,728 85	—
22	Due to mortgagors	247,191 41	267,925 98
23	Mortgagors' payments not applied	72,310 42	379,913 85
24	All other liabilities	2,949 75	15,446 54
25	Guaranty fund	1,360,500 00	1,858,200 00
26	Percentage to total deposits	6.24	4.62
27	Other surplus accounts	1,281,837 65	2,407,137 20
28	Percentage to total deposits	5.88	5.99
29	Total	\$24,798,155 25	\$45,141,094 27
	General Information		
30	Number of deposit accounts October 31, 1957	18,314	22,239
31	Number of deposit accounts opened during period	2,023	2,418
32	Number of deposit accounts closed during period	1,842	1,456
33	Number of accounts October 31, 1958	18,495	23,201
34	Amount of dividends paid during period	\$683,522 75	\$1,205,931 49
35	Amount deposited during period	\$5,460,581 48	\$10,222,691 82
36	Amount withdrawn during period	\$5,214,561 95	\$8,748,005 78
37	Average amount in each account	\$1,159 00	\$1,727 00
38	Number of deposits made during period	73,314	53,773
39	Number of withdrawals made during period	22,942	27,905
40	Number of real estate loans October 31	1,898	3,557
41	Amount of real estate loans October 31	\$13,786,629 88	\$27,373,068 10
42	Average size of real estate loans	\$7,263 00	\$7,696 00
43	Number of other loans October 31	599	102
44	Amount of other loans October 31	\$375,519 16	\$77,840 15
45	Average size of other loans	\$626 00	\$763 00
46	Gross income received during period	\$952,163 75	\$1,717,984 59
47	Annual rate of ordinary and extra dividends paid during period	3 3/4	3 1/4
	Classification of Expenses, Cost per \$1,000 of Deposits		
48	Salaries, fees, bonuses, etc.	\$89,381 52	\$132,306 12
49	Occupancy	22,747 60	43,948 18
50	Advertising	11,805 14	8,915 25
51	Contributions and membership	950 00	1,600 00
52	State tax	339 22	—
53	Miscellaneous	34,886 16	67,434 03
54	Total of above costs per \$1,000 of deposits	7 3/4	6 3/2

EAST BRIDGE- WATER	EAST- HAMPTON	EASTON	EDGARTOWN	EVERETT	
EAST BRIDGEWATER SAVINGS BANK	EASTHAMPTON SAVINGS BANK	NORTH EASTON SAVINGS BANK	DUKES COUNTY SAVINGS BANK	EVERETT SAVINGS BANK	
\$22,673 50	\$35,039 63	\$14,137 99	\$2,059 36	\$132,042 91	1
160,905 40	221,584 45	120,993 18	67,681 15	298,829 25	2
2,194,794 92	5,331,993 10	1,934,474 10	272,838 89	9,629,235 95	3
161,203 08		75,735 33	—	4,781 31	4
832,016 71	539,914 84	1,066,675 68	—	1,831,796 84	5
162,079 58	771,870 66	488,286 02	—	1,077,496 53	6
5,068,601 42	12,857,949 05	3,789,768 56	789,179 59	6,859,997 71	7
101,796 85	269,580 77	16,460 48	101,290 53	50,959 00	8
151,896 14	208,735 00	33,154 22	6,750 44	134,025 57	9
—	—	—	—	14,438 09	10
—	—	—	—	269 90	11
—	28,344 79	—	—	9,802 32	12
21,044 89	30,943 05	14,066 47	778 03	31,051 15	13
1 00	7,235 69	1 00	316 09	1 00	14
4,586 03	9,099 53	950 39	—	3,891 49	15
\$8,881,599 52	\$20,312,290 56	\$7,554,703 42	\$1,240,894 08	\$20,078,619 02	16
\$7,730,632 64	\$17,977,212 84	\$6,563,158 28	\$1,195,379 47	\$18,103,158 79	17
57,531 25	66,159 00	18,499 00	4,820 00	248,980 50	18
—	—	—	—	—	19
—	—	—	—	—	20
5,420 06	6,193 12	—	1,442 48	—	21
105,597 35	97,062 87	12,870 47	4,995 00	1,072 92	22
24,076 15	36,193 47	16,571 38	1,492 18	66,104 91	23
2,192 94	8,107 86	100 00	1,247 19	3,477 46	24
516,100 00	735,400 00	495,888 65	26,831 10	818,400 00	25
6.62	4.07	7.53	2.24	4.45	26
440,049 13	1,385,961 40	447,615 64	4,686 66	837,424 44	27
5.65	7.68	6.80	.39	4.56	28
\$8,881,599 52	\$20,312,290 56	\$7,554,703 42	\$1,240,894 08	\$20,078,619 02	29
4,824	10,308	4,065	1,153	15,059	30
518	1,009	285	252	1,463	31
401	873	292	109	1,621	32
4,941	10,444	4,058	1,296	14,901	33
\$230,981 32	\$513,467 83	\$206,134 09	\$28,182 25	\$468,230 86	34
\$1,877,742 58	\$4,074,578 40	\$1,109,605 93	\$699,472 44	\$4,713,419 81	35
\$1,455,476 44	\$3,974,077 60	\$1,198,707 54	\$442,613 93	\$4,366,676 32	36
\$1,557 00	\$1,721 00	\$1,617 00	\$915 00	\$1,214 00	37
9,834	30,537	6,660	3,890	33,153	38
6,031	13,748	4,144	1,804	14,841	39
1,015	2,214	630	140	1,154	40
\$5,068,601 42	\$12,857,949 05	\$3,789,768 56	\$789,179 59	\$6,859,997 71	41
\$4,994 00	\$5,807 00	\$6,015 00	\$5,637 00	\$5,944 00	42
188	292	31	84	48	43
\$101,796 85	\$269,580 77	\$16,460 48	\$101,290 53	\$50,959 00	44
\$541 00	\$923 00	\$530 00	\$1,205 00	\$1,061 00	45
\$333,977 84	\$813,561 19	\$296,512 49	\$48,434 55	\$647,450 50	46
3 34	3	3 34	3	2 34	47
\$36,419 83	\$84,900 05	\$21,767 89	\$8,950 21	\$70,132 65	48
13,459 63	25,931 07	9,404 71	2,192 15	21,758 05	49
3,352 43	4,284 74	1,591 54	627 44	2,086 89	50
100 00	3,144 64	110 00	185 07	50 00	51
—	—	2,826 64	876 05	2,765 19	52
18,994 32	29,983 55	10,468 59	3,769 33	29,598 26	53
9 29	8 22	7 02	13 83	6 89	54

		FAIRHAVEN	FALL RIVER
		FAIRHAVEN INSTITUTION FOR SAVINGS	THE CITIZENS' SAVINGS BANK
Assets			
1	Cash and items	\$47,018 55	\$150,504 85
2	Balances with banks	126,856 76	1,047,814 37
3	U. S. Govt. obligations, direct and fully guaranteed	7,923,821 49	21,303,937 50
4	State, county and municipal obligations	351,571 73	25,000 00
5	Other bonds, notes and debentures	1,878,392 50	3,474,766 56
6	Bank and fire insurance company stocks, etc.	1,514,593 10	3,132,033 87
7	Real estate loans	17,408,095 15	15,838,821 11
8	Other loans	—	246,475 79
9	Banking premises, furniture, fixtures and vaults	65,648 98	318,052 94
10	Other real estate owned, etc.	23,974 81	5,095 47
11	Taxes and insurance paid on mortgaged properties	225 31	—
12	Mortgage acquisition costs	—	—
13	Mutual Savings Central Fund, Inc.	10,000 00	78,468 16
14	Deposit Insurance Fund	1 00	7,875 88
15	All other assets	18,756 13	8,516 94
16	Total	\$29,368,955 51	\$45,637,363 44
Liabilities			
17	Deposits	\$26,418,596 83	\$39,650,875 75
18	Club deposits	—	55,099 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	—	68,266 29
22	Due to mortgagors	205,722 45	57,861 33
23	Mortgagors' payments not applied	76,178 53	43,800 13
24	All other liabilities	744 52	547 60
25	Guaranty fund	940,000 00	2,701,393 77
26	Percentage to total deposits	3.56	6.80
27	Other surplus accounts	1,727,713 18	3,059,519 57
28	Percentage to total deposits	6.54	7.71
29	Total	\$29,368,955 51	\$45,637,363 44
General Information			
30	Number of deposit accounts October 31, 1957	11,790	21,232
31	Number of deposit accounts opened during period	1,391	1,317
32	Number of deposit accounts closed during period	849	1,640
33	Number of accounts October 31, 1958	12,332	20,909
34	Amount of dividends paid during period	\$787,432 66	\$1,202,229 61
35	Amount deposited during period	\$6,424,621 91	\$7,625,157 94
36	Amount withdrawn during period	\$5,142,679 58	\$6,975,929 72
37	Average amount in each account	\$2,142 00	\$1,896 00
38	Number of deposits made during period	26,104	34,721
39	Number of withdrawals made during period	14,792	22,125
40	Number of real estate loans October 31	3,297	2,530
41	Amount of real estate loans October 31	\$17,408,095 15	\$15,838,821 11
42	Average size of real estate loans	\$5,279 00	\$6,260 00
43	Number of other loans October 31	—	202
44	Amount of other loans October 31	—	\$246,475 79
45	Average size of other loans	—	\$1,220 00
46	Gross income received during period	\$1,174,455 45	\$1,575,238 52
47	Annual rate of ordinary and extra dividends paid during period	3¼	3¼
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$73,876 44	\$100,414 68
49	Occupancy	15,509 54	43,238 39
50	Advertising	5,471 88	7,560 95
51	Contributions and membership	4,218 59	4,000 00
52	State tax	2,375 42	23,366 51
53	Miscellaneous	31,049 04	50,683 18
54	Total of above costs per \$1,000 of deposits	5 02	5 78

FALL RIVER

FITCHBURG

FALL RIVER SAVINGS BANK	FALL RIVER FIVE CENTS SAVINGS BANK	UNION SAVINGS BANK	FITCHBURG SAVINGS BANK	THE WORCESTER NORTH SAVINGS INSTITUTION	
\$86,833 32	\$120,271 86	\$99,236 95	\$151,533 18	\$235,160 92	1
159,814 20	445,313 12	801,272 65	240,022 06	618,442 92	2
15,795,886 96	10,265,999 21	9,137,128 55	8,274,146 82	6,703,592 32	3
83,212 14			60,881 99	2,038,446 88	4
4,963,488 21	433,722 15	1,249,011 74	357,180 00	2,361,337 89	5
840,924 69	1,375,452 87	862,356 99	1,364,080 56	2,080,031 35	6
10,929,863 54	10,916,103 20	8,444,104 63	18,326,673 85	20,591,299 67	7
186,376 29	360,972 54	268,700 84	117,573 23	317,179 84	8
166,093 83	91,858 48	104,477 29	125,344 91	167,674 29	9
—	13,927 84	—	23,150 37	32,469 12	10
785 77	97 20	1,249 72	—	276 78	11
—	1,594 57	—	—	—	12
66,382 94	28,523 16	42,106 13	53,597 22	79,227 99	13
1 00	1 00	1 00	1 00	1 00	14
2,764 43	2,676 63	3,651 30	6,809 65	11,391 48	15
\$33,282,427 32	\$24,056,513 83	\$21,013,297 79	\$29,100,994 84	\$35,236,532 45	16
\$29,114,961 76	\$20,637,831 01	\$18,188,596 24	\$25,886,663 44	\$30,570,377 07	17
65,789 00	122,624 50	431,820 00	116,706 70	223,043 00	18
—	—	—	—	—	19
73,260 67	31,020 83	11,687 66	79,701 37	2,736 56	20
116,165 41	75,340 53	112,584 81	106,194 99	44,073 79	21
66,267 94	38,641 46	74,329 11	32,024 41	180,970 79	22
4,314 02	170 70	9,509 71	4,360 75	2,323 18	23
2,189,130 89	1,465,605 06	1,202,100 00	1,695,795 00	2,296,381 91	24
7.50	7.06	6.46	6.52	7.46	25
1,652,537 63	1,685,279 74	982,670 26	1,179,548 18	1,916,626 15	26
5.66	8.12	5.28	4.53	6.22	27
\$33,282,427 32	\$24,056,513 83	\$21,013,297 79	\$29,100,994 84	\$35,236,532 45	28
19,326	18,559	15,089	19,443	21,811	30
1,190	1,403	757	3,246	1,681	31
1,532	1,690	1,292	2,169	2,326	32
18,984	18,272	14,554	20,520	21,166	33
\$872,547 83	\$603,875 79	\$508,251 16	\$974,335 28	\$945,538 39	34
\$5,458,129 79	\$4,290,221 85	\$3,495,257 35	\$6,307,053 91	\$6,414,771 13	35
\$5,456,425 19	\$4,051,941 16	\$3,233,263 98	\$5,680,766 75	\$6,316,780 05	36
\$1,533 00	\$1,129 00	\$1,250 00	\$1,252 00	\$1,444 00	37
42,159	28,514	23,622	42,177	44,528	38
15,435	17,168	13,122	23,555	23,792	39
1,780	1,653	1,328	2,509	2,321	40
\$10,929,863 54	\$10,916,103 20	\$8,444,104 63	\$18,326,673 85	\$20,591,299 67	41
\$6,140 00	\$6,603 00	\$6,359 00	\$7,304 00	\$8,872 00	42
190	266	293	223	466	43
\$186,376 29	\$360,972 54	\$268,700 84	\$117,573 23	\$317,179 84	44
\$980 00	\$1,357 00	\$917 00	\$527 00	\$681 00	45
\$1,153,543 51	\$874,978 48	\$760,053 12	\$1,143,375 71	\$1,458,424 35	46
3¼	3¼	3	3¼	3¼	47
\$75,353 41	\$84,243 22	\$75,895 61	\$110,728 77	\$91,284 63	48
35,991 40	33,877 75	20,941 32	38,886 73	45,343 90	49
6,400 97	10,156 04	4,733 84	17,571 66	21,800 58	50
5,411 13	3,780 76	3,449 48	4,328 39	3,289 35	51
11,396 43	18,718 28	9,154 12	11,007 82	275 65	52
37,733 50	47,975 89	34,747 37	77,529 56	85,493 31	53
5 90	9 57	8 00	10 01	8 04	54

		FOXBOROUGH	FRAMINGHAM
		FOXBOROUGH SAVINGS BANK	FARMERS' & MECHANICS' SAVINGS BANK
Assets			
1	Cash and items	\$17,751 19	\$88,986 87
2	Balances with banks	205,872 84	235,889 50
3	U. S. Govt. obligations, direct and fully guaranteed	791,574 24	6,942,740 23
4	State, county and municipal obligations	35,232 82	
5	Other bonds, notes and debentures	1,544,652 65	1,027,791 65
6	Bank and fire insurance company stocks, etc.	338,883 77	1,253,908 70
7	Real estate loans	2,909,002 69	13,237,129 54
8	Other loans	44,318 69	473,694 32
9	Banking premises, furniture, fixtures and vaults	19,513 86	88,957 07
10	Other real estate owned, etc.	—	—
11	Taxes and insurance paid on mortgaged properties	488 62	—
12	Mortgage acquisition costs	—	—
13	Mutual Savings Central Fund, Inc.	6,537 82	27,532 48
14	Deposit Insurance Fund	—	1 00
15	All other assets	2,829 65	2,676 23
16	Total	\$5,916,658 84	\$23,379,307 59
Liabilities			
17	Deposits	\$5,254,435 13	\$20,905,398 47
18	Club deposits	27,989 00	66,983 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	—	38,221 63
22	Due to mortgagors	1,335 69	153,908 55
23	Mortgagors' payments not applied	15,831 50	29,912 49
24	All other liabilities	2,288 49	6,157 10
25	Guaranty fund	257,430 85	1,054,100 00
26	Percentage to total deposits	4.87	5.03
27	Other surplus accounts	357,348 18	1,124,626 35
28	Percentage to total deposits	6.76	5.36
29	Total	\$5,916,658 84	\$23,379,307 59
General Information			
30	Number of deposit accounts October 31, 1957	4,536	20,296
31	Number of deposit accounts opened during period	455	2,024
32	Number of deposit accounts closed during period	299	1,899
33	Number of accounts October 31, 1958	4,692	20,421
34	Amount of dividends paid during period	\$150,224 47	\$586,568 50
35	Amount deposited during period	\$1,266,125 71	\$5,335,886 23
36	Amount withdrawn during period	\$925,866 22	\$5,006,185 28
37	Average amount in each account	\$1,119 00	\$1,023 00
38	Number of deposits made during period	10,941	42,399
39	Number of withdrawals made during period	4,295	23,562
40	Number of real estate loans October 31	603	1,591
41	Amount of real estate loans October 31	\$2,909,002 69	\$13,237,129 54
42	Average size of real estate loans	\$4,824 00	\$8,320 00
43	Number of other loans October 31	71	499
44	Amount of other loans October 31	\$44,318 69	\$473,694 32
45	Average size of other loans	\$624 00	\$949 00
46	Gross income received during period	\$231,210 58	\$899,028 44
47	Annual rate of ordinary and extra dividends paid during period	3 1/4	3
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$24,581 26	\$88,770 84
49	Occupancy	8,354 07	13,157 18
50	Advertising	1,720 12	24,876 09
51	Contributions and membership	—	1,730 00
52	State tax	5,431 84	3,110 01
53	Miscellaneous	9,904 91	63,901 09
54	Total of above costs per \$1,000 of deposits	9 46	9 32

FRANKLIN	GARDNER	GEORGE-TOWN	GLOUCESTER	GREAT BARRINGTON	
BENJAMIN FRANKLIN SAVINGS BANK	THE GARDNER SAVINGS BANK	GEORGETOWN SAVINGS BANK	CAPE ANN SAVINGS BANK	GREAT BARRINGTON SAVINGS BANK	
\$72,589 31	\$89,531 52	\$21,116 28	\$183,716 13	\$69,371 21	1
239,542 47	386,345 21	104,483 98	275,966 07	171,195 02	2
1,652,500 00	8,395,953 12	764,334 37	3,842,216 54	2,893,821 50	3
	—	20,371 78	—	1,337,807 76	4
480,008 79	—	204,030 72	874,722 87	646,786 53	5
336,057 73	1,842,383 06	232,396 62	996,707 37	1,139,804 02	6
5,137,364 79	15,409,829 74	2,055,995 89	9,900,560 82	10,240,961 83	7
121,703 85	81,924 30	55,757 00	469,210 19	408,608 95	8
109,001 24	100,136 36	55,159 30	252,700 90	200,065 60	9
—	—	—	4,590 09	14,014 75	10
790 86	—	147 83	5,250 33	1,262 59	11
4,229 92	70,037 52	—	—	40 40	12
12,677 79	31,536 63	5,224 19	24,086 90	20,605 64	13
1 00	1 00	1,964 26	1 00	1 00	14
1,988 46	3,124 73	826 98	6,441 40	1,758 04	15
\$8,168,456 21	\$26,410,803 19	\$3,521,809 20	\$16,836,170 61	\$17,146,104 84	16
\$7,221,733 21	\$22,913,621 27	\$3,085,964 94	\$14,923,821 93	\$15,067,791 72	17
32,434 00	205,488 80	19,464 00	205,947 50	1,022 00	18
—	—	—	—	—	19
605 66	594 27	2,020 43	3,517 65	2,741 51	20
115,640 28	28,475 26	23,273 52	54,943 51	109,595 87	21
13,745 88	116,615 69	5,733 78	28,094 95	15,766 95	22
4,235 09	2,149 17	2,073 56	3,922 39	1,185 75	23
415,875 17	1,297,600 00	150,220 99	817,045 93	1,000,000 00	24
5.73	5.61	4.83	5.40	6.64	25
364,186 92	1,846,258 73	233,057 98	798,876 75	948,001 04	26
5.02	7.99	7.50	5.28	6.29	27
\$8,168,456 21	\$26,410,803 19	\$3,521,809 20	\$16,836,170 61	\$17,146,104 84	28
					29
5,881	13,334	2,707	12,387	9,347	30
726	999	310	1,644	770	31
525	1,108	230	1,167	666	32
6,082	13,225	2,787	12,864	9,451	33
\$199,662 73	\$763,100 15	\$98,703 38	\$414,768 44	\$461,264 47	34
\$2,074,386 92	\$4,295,922 15	\$800,528 04	\$4,503,515 97	\$3,158,327 06	35
\$1,869,467 14	\$4,217,551 55	\$689,164 30	\$4,122,492 35	\$2,982,004 37	36
\$1,187 00	\$1,732 00	\$1,107 00	\$1,160 00	\$1,581 00	37
14,004	25,139	5,886	36,175	15,805	38
8,896	15,362	3,890	21,020	9,270	39
817	1,455	536	1,692	1,555	40
\$5,137,364 79	\$15,409,829 74	\$2,055,995 89	\$9,900,560 82	\$10,240,961 83	41
\$6,288 00	\$10,590 00	\$3,835 00	\$5,851 00	\$6,586 00	42
140	79	199	758	300	43
\$121,703 85	\$81,924 30	\$55,757 00	\$469,210 19	\$408,608 95	44
\$869 00	\$1,037 00	\$280 00	\$619 00	\$1,362 00	45
\$306,881 33	\$1,027,769 55	\$148,303 43	\$679,805 27	\$699,909 90	46
3	3½	3½	3	3¼	47
\$30,758 92	\$74,456 21	\$15,907 09	\$88,413 61	\$55,052 99	48
12,873 15	14,770 95	1,871 09	28,307 26	21,234 71	49
2,836 66	5,324 21	432 42	9,421 96	3,751 53	50
75 00	4,518 62	62 00	2,448 66	1,332 90	51
1,298 06	—	378 44	2,366 05	2,840 25	52
21,812 59	36,180 60	8,191 33	49,152 38	21,895 17	53
9 60	5 85	8 64	11 90	7 04	54

		GREENFIELD	
		THE FRANKLIN SAVINGS INSTITUTION	GREENFIELD SAVINGS BANK
Assets			
1	Cash and items	\$197,140 57	\$76,394 94
2	Balances with banks	475,649 27	210,700 36
3	U. S. Govt. obligations, direct and fully guaranteed	10,996,328 26	2,563,885 56
4	State, county and municipal obligations	193,867 88	—
5	Other bonds, notes and debentures	1,284,849 96	273,550 00
6	Bank and fire insurance company stocks, etc.	903,645 85	402,465 55
7	Real estate loans	14,732,562 57	6,067,733 71
8	Other loans	280,061 91	263,434 73
9	Banking premises, furniture, fixtures and vaults	198,278 49	126,199 50
10	Other real estate owned, etc.	71,833 98	11,158 00
11	Taxes and insurance paid on mortgaged properties	824 89	24 39
12	Mortgage acquisition costs	—	43 52
13	Mutual Savings Central Fund, Inc.	35,106 21	11,499 04
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	6,944 15	365 45
16	Total	\$29,377,094 99	\$10,007,455 75
Liabilities			
17	Deposits	\$26,266,808 91	\$8,754,930 27
18	Club deposits	42,337 00	71,634 50
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	15,655 74	39,441 81
22	Due to mortgagors	152,280 28	38,347 26
23	Mortgagors' payments not applied	43,539 50	23,944 10
24	All other liabilities	3,710 24	4,429 59
25	Guaranty fund	1,712,440 00	621,500 00
26	Percentage to total deposits	6.51	7.04
27	Other surplus accounts	1,140,323 32	453,228 22
28	Percentage to total deposits	4.33	5.13
29	Total	\$29,377,094 99	\$10,007,455 75
General Information			
30	Number of deposit accounts October 31, 1957	17,387	6,300
31	Number of deposit accounts opened during period	1,221	697
32	Number of deposit accounts closed during period	1,531	473
33	Number of accounts October 31, 1958	17,077	6,524
34	Amount of dividends paid during period	\$995,136 23	\$242,585 30
35	Amount deposited during period	\$4,698,842 59	\$2,087,328 76
36	Amount withdrawn during period	\$4,490,470 87	\$1,680,427 89
37	Average amount in each account	\$1,534 00	\$1,341 00
38	Number of deposits made during period	26,286	22,484
39	Number of withdrawals made during period	20,192	10,390
40	Number of real estate loans October 31	2,117	890
41	Amount of real estate loans October 31	\$14,732,562 57	\$6,067,733 71
42	Average size of real estate loans	\$6,959 00	\$6,817 00
43	Number of other loans October 31	397	371
44	Amount of other loans October 31	\$280,061 91	\$263,434 73
45	Average size of other loans	\$705 00	\$710 00
46	Gross income received during period	\$1,088,992 56	\$376,511 68
47	Annual rate of ordinary and extra dividends paid during period	3	3
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$92,444 28	\$55,851 11
49	Occupancy	16,831 62	21,927 50
50	Advertising	12,967 60	3,210 05
51	Contributions and membership	1,320 72	365 00
52	State tax	3,632 94	70 62
53	Miscellaneous	51,383 16	26,181 40
54	Total of above costs per \$1,000 of deposits	6 79	12 19

HARWICH	HAVERHILL		HINGHAM	HOLLISTON	
CAPE COD FIVE CENTS SAVINGS BANK	HAVERHILL SAVINGS BANK	PENTUCKET FIVE CENTS SAVINGS BANK	THE HINGHAM INSTITUTION FOR SAVINGS	HOLLISTON SAVINGS BANK	
\$140,933 36	\$333,451 43	\$257,981 36	\$77,086 75	\$29,736 32	1
387,974 05	469,464 74	189,845 31	66,122 14	53,910 96	2
2,689,002 21	10,783,642 45	5,325,991 65	4,229,164 47	286,767 15	3
124,990 46	76,117 12	—	—	6,910 22	4
1,482,333 91	1,470,035 59	484,271 28	1,029,337 47	270,190 12	5
925,242 50	1,935,162 84	454,794 90	330,473 51	77,269 77	6
9,479,279 32	24,748,646 04	12,705,732 89	6,382,581 82	908,183 35	7
416,771 49	519,114 85	1,060,724 96	178,163 58	12,682 33	8
170,718 82	275,200 00	94,558 79	160,659 79	27,879 40	9
—	43,263 61	147,723 77	—	—	10
3,211 75	122 40	—	—	—	11
—	—	—	4,460 63	—	12
23,799 76	68,590 20	45,441 51	22,788 01	1,773 04	13
1 00	1 00	24,383 76	1 00	1 00	14
5,802 60	7,663 75	12,685 45	16,379 86	583 86	15
\$15,850,061 23	\$40,730,476 02	\$20,804,135 63	\$12,497,219 03	\$1,675,887 52	16
\$14,146,264 26	\$35,788,828 36	\$18,318,668 93	\$11,190,070 71	\$1,478,880 02	17
52,698 00	603,627 00	129,516 50	21,732 00	11,359 50	18
—	—	133,538 95	—	—	19
35,627 85	25,975 68	126,439 26	3,045 75	—	20
142,687 56	341,665 84	70,190 41	67,489 94	2,489 60	21
14,828 82	132,609 45	92,569 23	12,895 68	2,731 72	22
16,324 30	15,921 82	41,565 03	6,705 95	151 64	23
713,886 81	1,866,700 00	866,700 00	722,049 29	86,723 75	24
5.03	5.13	4.69	6.44	5.82	25
727,743 63	1,955,147 87	1,024,947 32	473,229 71	93,551 29	26
5.13	5.37	5.55	4.22	6.28	27
\$15,850,061 23	\$40,730,476 02	\$20,804,135 63	\$12,497,219 03	\$1,675,887 52	28
9,433	31,771	13,501	8,769	1,608	30
1,692	3,491	1,298	1,127	191	31
1,048	2,582	1,217	816	147	32
10,077	32,680	13,582	9,080	1,652	33
\$409,603 37	\$1,076,967 23	\$525,116 63	\$310,905 43	\$39,009 86	34
\$5,010,656 59	\$9,508,265 49	\$3,989,486 85	\$3,606,670 99	\$506,040 39	35
\$4,194,752 57	\$8,384,184 09	\$3,625,214 03	\$3,380,439 88	\$415,302 20	36
\$1,402 00	\$1,094 00	\$1,348 00	\$1,232 00	\$895 00	37
30,539	95,194	30,818	21,527	3,638	38
13,909	40,561	14,580	14,087	1,806	39
1,488	3,389	2,124	883	169	40
\$9,479,279 32	\$24,748,646 04	\$12,705,732 89	\$6,382,581 82	\$908,183 35	41
\$6,370 00	\$7,302 00	\$5,981 00	\$7,228 00	\$5,373 00	42
326	693	1,537	231	19	43
\$416,771 49	\$519,114 85	\$1,060,724 96	\$178,163 58	\$12,682 33	44
\$1,278 00	\$749 00	\$690 00	\$771 00	\$667 00	45
\$644,138 09	\$1,614,888 87	\$815,794 42	\$475,654 25	\$63,429 69	46
3 3/4	3 3/4	3	3	3	47
\$83,208 20	\$155,768 39	\$106,946 43	\$58,002 46	\$10,764 75	48
27,245 60	60,046 05	17,576 26	21,003 65	3,125 81	49
10,100 12	16,306 94	9,158 58	3,097 64	1,527 27	50
481 22	3,100 00	1,095 00	1,615 69	21 84	51
7,320 74	14,591 57	19,260 08	1,734 09	474 34	52
47,614 21	80,230 08	53,181 38	27,605 51	4,402 62	53
12 39	9 06	11 20	10 08	13 63	54

		HOLYOKE	
		HOLYOKE SAVINGS BANK	MECHANICS' SAVINGS BANK
Assets			
1	Cash and items	\$254,545 27	\$149,529 22
2	Balances with banks	526,827 79	801,245 44
3	U. S. Govt. obligations, direct and fully guaranteed	12,530,356 97	8,663,107 53
4	State, county and municipal obligations	124,393 96	125,550 55
5	Other bonds, notes and debentures	2,365,212 73	2,075,877 22
6	Bank and fire insurance company stocks, etc.	2,528,190 55	1,504,957 26
7	Real estate loans	36,206,073 86	19,002,287 76
8	Other loans	1,103,389 96	371,797 03
9	Banking premises, furniture, fixtures and vaults	547,506 31	77,107 88
10	Other real estate owned, etc.	—	54,187 43
11	Taxes and insurance paid on mortgaged properties	—	75 81
12	Mortgage acquisition costs	4,321 86	—
13	Mutual Savings Central Fund, Inc.	85,795 83	50,947 65
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	6,248 20	5,586 66
16	Total	\$56,282,864 29	\$32,882,258 44
Liabilities			
17	Deposits	\$49,257,945 59	\$29,430,083 89
18	Club deposits	272,637 00	177,148 25
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	409,102 43	4,321 08
22	Due to mortgagors	482,593 92	222,211 08
23	Mortgagors' payments not applied	160,263 39	52,004 14
24	All other liabilities	12,327 04	5,199 99
25	Guaranty fund	2,444,747 20	1,567,423 85
26	Percentage to total deposits	4.94	5.29
27	Other surplus accounts	3,243,247 72	1,423,866 16
28	Percentage to total deposits	6.55	4.80
29	Total	\$56,282,864 29	\$32,882,258 44
General Information			
30	Number of deposit accounts October 31, 1957	29,653	13,419
31	Number of deposit accounts opened during period	4,015	2,308
32	Number of deposit accounts closed during period	3,385	1,407
33	Number of accounts October 31, 1958	30,283	14,320
34	Amount of dividends paid during period	\$1,474,275 03	\$892,142 66
35	Amount deposited during period	\$13,242,786 17	\$6,607,416 85
36	Amount withdrawn during period	\$11,472,463 19	\$5,854,387 03
37	Average amount in each account	\$1,610 00	\$2,055 00
38	Number of deposits made during period	151,170	31,814
39	Number of withdrawals made during period	49,622	16,697
40	Number of real estate loans October 31	4,644	2,439
41	Amount of real estate loans October 31	\$36,206,073 86	\$19,002,287 76
42	Average size of real estate loans	\$7,796 00	\$7,791 00
43	Number of other loans October 31	2,436	434
44	Amount of other loans October 31	\$1,103,389 96	\$371,797 03
45	Average size of other loans	\$453 00	\$856 00
46	Gross income received during period	\$2,152,091 74	\$1,258,690 26
47	Annual rate of ordinary and extra dividends paid during period	3¼	3¼
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$225,525 90	\$102,475 23
49	Occupancy	55,803 43	18,420 49
50	Advertising	24,675 53	18,467 17
51	Contributions and membership	9,297 03	5,285 29
52	State tax	36,660 81	4,885 31
53	Miscellaneous	125,414 95	46,701 88
54	Total of above costs per \$1,000 of deposits	9 61	6 62

HOLYOKE	HOPKINTON	HUDSON	IPSWICH	LAWRENCE	
PEOPLES SAVINGS BANK	HOPKINTON SAVINGS BANK	HUDSON SAVINGS BANK	IPSWICH SAVINGS BANK	BROADWAY SAVINGS BANK	
\$193,261 00	\$29,276 30	\$104,044 76	\$52,297 78	\$74,134 94	1
332,263 77	96,639 02	257,706 90	204,122 03	510,199 23	2
10,787,835 96	296,349 29	5,010,428 78	640,737 50	6,609,851 77	3
150,829 18	25,000 00	129,935 35	614,862 86	4,110 81	4
1,655,528 89	144,552 90	708,411 19	1,698,108 63	102,919 78	5
1,321,204 77	35,780 36	754,039 68	598,953 17	574,800 08	6
20,590,410 90	1,177,598 36	6,354,745 55	6,271,424 49	12,864,467 58	7
805,439 98	35,421 93	89,964 97	133,012 66	181,602 40	8
196,458 81	27,773 65	77,376 14	48,566 93	199,419 90	9
44,337 75	—	—	14,575 58	—	10
—	—	106 52	—	—	11
—	—	—	—	—	12
59,087 66	3,137 86	23,816 69	16,267 42	47,299 29	13
6,100 00	1 00	4,808 37	1 00	1 00	14
3,973 49	250 00	3,135 56	3,956 39	1,777 38	15
\$36,146,732 16	\$1,871,780 67	\$13,518,520 46	\$10,296,886 44	\$21,170,584 16	16
\$31,904,885 17	\$1,680,419 74	\$11,905,042 13	\$9,212,227 89	\$18,811,271 34	17
278,943 50	21,516 50	133,573 50	—	92,354 50	18
—	—	—	—	—	19
495,934 30	—	36 00	—	—	20
28,009 06	—	—	—	—	21
192,218 45	13,711 45	88,261 42	100,666 52	208,264 25	22
59,403 20	15,754 34	—	53,883 74	76,763 31	23
14,116 81	1,673 09	6,024 20	1,209 30	7,918 42	24
1,601,000 00	79,110 59	693,552 39	509,100 00	1,062,500 00	25
4.97 1,572,221 67	4.64 59,594 96	5.76 692,030 82	5.52 419,798 99	5.62 911,512 34	26
4.89	3.50	5.74	4.55	4.82	27
\$36,146,732 16	\$1,871,780 67	\$13,518,520 46	\$10,296,886 44	\$21,170,584 16	28
15,853	2,038	9,175	6,952	11,256	30
1,818	206	828	700	872	31
1,628	216	835	483	1,091	32
16,043	2,028	9,168	7,169	11,037	33
\$976,614 62	\$46,016 58	\$365,227 48	\$366,685 45	\$535,603 66	34
\$6,862,826 96	\$466,854 20	\$2,495,492 42	\$2,573,160 92	\$3,257,055 17	35
\$6,216,637 32	\$440,160 30	\$2,493,371 42	\$1,853,118 03	\$3,240,162 33	36
\$1,989 00	\$828 00	\$1,294 00	\$1,285 00	\$1,704 00	37
38,679	4,668	17,123	14,303	16,339	38
19,098	2,510	10,956	7,742	9,048	39
2,306	216	1,068	1,092	1,802	40
\$20,590,410 90	\$1,177,598 36	\$6,354,745 55	\$6,271,424 49	\$12,864,467 58	41
\$8,929 00	\$5,451 00	\$5,950 00	\$5,743 00	\$7,138 00	42
1,335	49	123	171	146	43
\$805,439 98	\$35,421 93	\$89,964 97	\$133,012 66	\$181,602 40	44
\$603 00	\$722 00	\$731 00	\$778 00	\$1,243 00	45
\$1,413,536 63	\$75,613 32	\$517,495 40	\$431,031 18	\$790,596 40	46
3¼	3	3¼	3½	3	47
\$101,547 95	\$9,080 17	\$43,784 43	\$30,179 60	\$52,810 90	48
31,420 63	2,044 01	19,798 31	7,185 85	20,689 71	49
17,650 82	349 08	2,698 80	1,761 87	7,163 10	50
2,385 00	235 20	1,987 96	30 00	3,388 44	51
1,462 23	715 44	712 93	4,489 93	—	52
64,076 51	6,383 63	19,484 00	15,383 72	26,866 93	53
6 79	11 05	7 35	6 41	5 86	54

		LAWRENCE	
		COMMUNITY SAVINGS BANK	ESSEX SAVINGS BANK
	Assets		
1	Cash and items	\$197,441 93	\$701,223 44
2	Balances with banks	453,587 60	356,717 33
3	U. S. Govt. obligations, direct and fully guaranteed	3,573,145 11	15,961,602 00
4	State, county and municipal obligations	23,238 77	309,999 44
5	Other bonds, notes and debentures		3,740,220 94
6	Bank and fire insurance company stocks, etc.	663,219 92	3,771,875 40
7	Real estate loans	8,225,650 09	36,422,935 93
8	Other loans	287,166 30	403,265 95
9	Banking premises, furniture, fixtures and vaults	67,045 44	727,004 22
10	Other real estate owned, etc.	3,008 76	43,218 88
11	Taxes and insurance paid on mortgaged properties	—	1,523 06
12	Mortgage acquisition costs	—	—
13	Mutual Savings Central Fund, Inc.	15,194 10	116,756 17
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	7,750 22	81,424 29
16	Total	\$13,516,449 24	\$62,637,768 05
	Liabilities		
17	Deposits	\$11,782,496 93	\$55,156,624 13
18	Club deposits	300,938 00	305,859 50
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	1,658 07	234,476 17
22	Due to mortgagors	61,308 42	307,124 89
23	Mortgagors' payments not applied	33,503 53	76,526 87
24	All other liabilities	7,982 93	45,381 36
25	Guaranty fund	693,000 00	3,647,500 00
26	Percentage to total deposits	5.74	6.57
27	Other surplus accounts	635,561 36	2,864,275 13
28	Percentage to total deposits	5.26	5.16
29	Total	\$13,516,449 24	\$62,637,768 05
	General Information		
30	Number of deposit accounts October 31, 1957	11,131	31,511
31	Number of deposit accounts opened during period	2,254	2,476
32	Number of deposit accounts closed during period	1,673	2,881
33	Number of accounts October 31, 1958	11,712	31,106
34	Amount of dividends paid during period	\$324,122 34	\$1,571,182 87
35	Amount deposited during period	\$3,263,513 64	\$10,504,939 22
36	Amount withdrawn during period	\$2,928,091 11	\$9,817,658 59
37	Average amount in each account	\$1,006 00	\$1,773 00
38	Number of deposits made during period	27,975	63,505
39	Number of withdrawals made during period	12,244	33,520
40	Number of real estate loans October 31	1,300	4,401
41	Amount of real estate loans October 31	\$8,225,650 09	\$36,422,935 93
42	Average size of real estate loans	\$6,327 00	\$8,276 00
43	Number of other loans October 31	265	391
44	Amount of other loans October 31	\$287,166 30	\$403,265 95
45	Average size of other loans	\$1,083 00	\$1,031 00
46	Gross income received during period	\$531,554 93	\$2,367,510 01
47	Annual rate of ordinary and extra dividends paid during period	3	3
	Classification of Expenses, Cost per \$1,000 of Deposits		
48	Salaries, fees, bonuses, etc.	\$56,988 64	\$185,754 74
49	Occupancy	19,352 74	56,189 02
50	Advertising	16,152 98	26,208 19
51	Contributions and membership	2,323 78	10,977 96
52	State tax	593 16	52,445 31
53	Miscellaneous	26,994 04	108,056 16
54	Total of above costs per \$1,000 of deposits	10 13	7 93

LAWRENCE	LEE	LEICESTER	LENOX	LEOMINSTER	
LAWRENCE SAVINGS BANK	LEE SAVINGS BANK	LEICESTER SAVINGS BANK	LENOX SAVINGS BANK	LEOMINSTER SAVINGS BANK	
\$572,951 09	\$80,904 39	\$14,150 32	\$18,331 47	\$126,291 54	1
1,827,502 42	130,138 65	101,539 09	108,533 56	407,370 65	2
12,275,671 97	2,083,734 67	950,667 46	1,858,608 59	6,067,250 45	3
554,787 96		294,373 32		50,000 00	4
1,861,033 73	2,372,252 02	1,268,069 96	521,621 57	1,210,012 70	5
2,080,144 97	1,068,073 85	245,281 96	235,364 11	599,996 20	6
25,140,976 12	10,130,172 13	2,948,275 89	4,131,791 65	11,414,898 82	7
201,654 57	384,372 03	33,748 04	109,861 78	236,854 91	8
364,016 56	284,089 06	9,069 15	130,090 86	482,116 17	9
—		7,803 38	—	7,458 19	10
904 88	294 38	—	—	—	11
33,851 53	—	—	10,101 23	—	12
79,325 23	25,814 31	9,744 02	8,959 46	23,653 64	13
1 00	1 00	1 00	1 00	1 00	14
53,453 34	7,954 01	646 87	1,319 60	5,475 55	15
\$45,046,275 37	\$16,567,800 50	\$5,883,370 46	\$7,134,584 88	\$20,631,379 82	16
\$39,211,875 13	\$14,602,038 36	\$5,198,125 97	\$6,221,614 78	\$18,113,658 24	17
546,821 00	28,647 00	29,439 00	30,547 25	223,447 75	18
—	—	—	—	—	19
29,928 46	—	—	—	—	20
156,852 09	120,986 91	3,454 46	84,868 99	187,072 70	21
503,188 37	47,557 77	9,042 90	28,945 63	182,856 19	22
10,967 39	2,776 86	2,867 52	306 17	6,910 39	23
1,782,572 00	666,000 00	276,650 00	328,320 93	1,110,874 83	24
4.48	4.55	5.29	5.25	6.06	25
2,804,070 93	1,099,793 60	363,790 61	439,981 13	960,559 72	26
7.05	7.52	6.96	7.04	5.24	27
\$45,046,275 37	\$16,567,800 50	\$5,883,370 46	\$7,134,584 88	\$20,631,379 82	28
22,252	8,338	3,470	3,085	15,801	30
4,831	742	322	316	2,185	31
2,698	678	380	255	1,512	32
24,385	8,402	3,412	3,146	16,474	33
\$1,111,321 64	\$436,916 41	\$158,153 64	\$191,968 33	\$578,334 25	34
\$8,047,415 63	\$3,086,995 37	\$1,076,112 92	\$1,034,105 51	\$5,529,541 06	35
\$7,690,966 42	\$2,810,834 57	\$1,074,787 43	\$1,035,963 93	\$4,996,091 88	36
\$1,608 00	\$1,738 00	\$1,523 00	\$1,978 00	\$1,100 00	37
58,028	13,584	5,643	4,923	46,202	38
23,694	8,998	4,124	3,770	25,185	39
3,201	1,457	675	582	1,895	40
\$25,140,976 12	\$10,130,172 13	\$2,948,275 89	\$4,131,791 65	\$11,414,898 82	41
\$7,854 00	\$6,953 00	\$4,367 00	\$7,099 00	\$6,024 00	42
311	337	23	130	392	43
\$201,654 57	\$384,372 03	\$33,748 04	\$109,861 78	\$236,854 91	44
\$648 00	\$1,141 00	\$1,467 00	\$845 00	\$604 00	45
\$1,668,402 53	\$659,321 24	\$220,748 23	\$273,838 44	\$783,321 82	46
3	3¼	3¼	3¼	3½	47
\$122,890 45	\$65,936 89	\$19,643 02	\$23,731 46	\$74,079 80	48
31,629 60	33,071 63	4,352 20	3,524 05	24,658 63	49
24,605 30	8,649 93	2,521 40	1,359 31	9,382 82	50
5,932 35	1,051 92	150 00	222 32	3,810 04	51
11,047 22	5,996 52	4,651 74	1,055 29	—	52
72,701 93	35,097 31	11,499 41	20,484 37	41,754 95	53
6 76	10 24	8 19	8 06	8 38	54

		LEXINGTON	LOWELL
		LEXINGTON SAVINGS BANK	THE CENTRAL SAVINGS BANK
Assets			
1	Cash and items	\$77,381 16	\$62,573 74
2	Balances with banks	148,845 70	193,025 24
3	U. S. Govt. obligations, direct and fully guaranteed	1,388,843 75	9,848,260 69
4	State, county and municipal obligations	49,898 80	70,157 00
5	Other bonds, notes and debentures	2,195,068 36	2,061,412 29
6	Bank and fire insurance company stocks, etc.	592,364 07	1,573,291 96
7	Real estate loans	6,158,787 90	24,350,881 09
8	Other loans	184,684 06	443,663 60
9	Banking premises, furniture, fixtures and vaults	69,185 88	619,053 88
10	Other real estate owned, etc.	15,897 26	—
11	Taxes and insurance paid on mortgaged properties	—	—
12	Mortgage acquisition costs	4,993 02	—
13	Mutual Savings Central Fund, Inc.	14,845 45	40,022 91
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	7,556 57	3,812 46
16	Total	\$10,908,353 58	\$39,266,155 86
Liabilities			
17	Deposits	\$9,793,022 51	\$34,363,406 25
18	Club deposits	6,300 00	328,030 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	—	41,370 72
22	Due to mortgagors	145,979 57	175,611 67
23	Mortgagors' payments not applied	8,038 87	622,270 17
24	All other liabilities	1,580 38	1,086 77
25	Guaranty fund	523,100 00	1,390,000 00
26	Percentage to total deposits	5.33	4.01
27	Other surplus accounts	430,332 25	2,344,380 28
28	Percentage to total deposits	4.39	6.76
29	Total	\$10,908,353 58	\$39,266,155 86
General Information			
30	Number of deposit accounts October 31, 1957	9,452	23,257
31	Number of deposit accounts opened during period	1,034	3,040
32	Number of deposit accounts closed during period	904	2,022
33	Number of accounts October 31, 1958	9,582	24,275
34	Amount of dividends paid during period	\$282,279 74	\$1,086,181 16
35	Amount deposited during period	\$3,602,584 00	\$9,033,121 40
36	Amount withdrawn during period	\$2,897,784 00	\$6,252,305 85
37	Average amount in each account	\$1,016 00	\$1,415 00
38	Number of deposits made during period	21,339	60,507
39	Number of withdrawals made during period	10,876	24,688
40	Number of real estate loans October 31	788	3,440
41	Amount of real estate loans October 31	\$6,158,787 90	\$24,350,881 09
42	Average size of real estate loans	\$7,815 00	\$7,078 00
43	Number of other loans October 31	140	386
44	Amount of other loans October 31	\$184,684 06	\$443,663 60
45	Average size of other loans	\$1,319 00	\$1,149 00
46	Gross income received during period	\$414,122 20	\$1,500,928 85
47	Annual rate of ordinary and extra dividends paid during period	3¼	3½
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$41,871 77	\$87,459 95
49	Occupancy	12,481 94	27,233 28
50	Advertising	4,130 92	6,492 04
51	Contributions and membership	926 17	3,873 84
52	State tax	6,041 11	2,037 61
53	Miscellaneous	23,883 17	53,311 51
54	Total of above costs per \$1,000 of deposits	9 12	5 20

LOWELL

CITY INSTITUTION FOR SAVINGS IN LOWELL	THE LOWELL FIVE CENT SAVINGS BANK	LOWELL INSTITUTION FOR SAVINGS	MERRIMACK RIVER SAVINGS BANK	WASHINGTON SAVINGS BANK	
\$55,382 96	\$239,248 46	\$311,130 60	\$59,775 98	\$68,327 56	1
330,070 08	805,680 96	176,094 18	79,228 46	175,722 69	2
4,244,797 84	6,734,825 35	3,791,888 80	3,592,386 98	2,374,052 67	3
		68,645 68	—	19,361 90	4
148,416 94	1,024,557 50	339,772 09	202,700 41	560,180 40	5
520,569 52	721,703 96	228,929 01	515,752 27	341,788 18	6
8,227,537 58	11,889,072 46	10,685,475 77	4,699,136 59	5,195,681 66	7
256,004 78	111,034 23	1,463,291 81	77,380 70	60,504 91	8
203,961 23	217,319 44	172,653 41	77,097 80	150,133 32	9
12,482 38	1,886 14	4,293 90	7,000 00	—	10
—	—	—	—	—	11
48,994 81	39,124 35	38,885 70	29,889 38	12,524 35	13
12,500 00	15,334 54	—	1 00	1 00	14
5,485 40	5,323 49	2,477 03	1,203 61	3,983 44	15
\$14,066,203 52	\$21,805,110 88	\$17,283,037 98	\$9,341,553 18	\$8,962,262 08	16
\$12,910,936 25	\$19,638,638 55	\$15,708,218 83	\$8,445,349 35	\$8,002,692 21	17
49,751 50	276,564 00	203,110 00	15,340 00	—	18
—	—	—	—	—	19
13,643 02	947 69	189,706 46	6,162 41	—	20
58,895 31	77,121 77	42,050 00	15,844 02	34,681 31	21
81,742 44	141,507 65	48,035 83	35,742 31	26,440 36	22
607 10	4,675 68	—	1,191 81	—	23
697,340 76	713,200 00	585,871 55	593,633 00	454,800 00	25
5.38	3.58	3.68	7.01	5.68	26
253,287 14	952,455 54	506,045 37	228,290 28	443,648 20	27
1.95	4.78	3.18	2.69	5.54	28
\$14,066,203 52	\$21,805,110 88	\$17,283,037 98	\$9,341,553 18	\$8,962,262 08	29
11,227	21,493	17,768	6,782	5,445	30
1,410	2,918	2,276	382	608	31
1,144	1,876	2,284	567	587	32
11,493	22,535	17,760	6,597	5,466	33
\$365,707 30	\$721,662 86	\$640,888 80	\$360,909 98	\$240,287 32	34
\$2,756,473 67	\$5,039,248 19	\$4,775,711 32	\$1,305,027 13	\$2,024,247 74	35
\$2,680,052 76	\$4,460,618 57	\$4,480,153 27	\$1,402,362 84	\$1,743,766 07	36
\$1,123 00	\$868 00	\$884 00	\$1,280 00	\$1,464 00	37
20,510	53,243	39,710	9,683	11,191	38
12,281	25,412	24,209	6,546	5,949	39
1,396	2,791	1,722	982	1,270	40
\$8,227,537 58	\$11,889,072 46	\$10,685,475 77	\$4,699,136 59	\$5,195,681 66	41
\$5,893 00	\$4,259 00	\$6,205 00	\$4,785 00	\$4,091 00	42
635	180	2,823	91	104	43
\$256,004 78	\$111,034 23	\$1,463,291 81	\$77,380 70	\$60,504 91	44
\$403 00	\$616 00	\$518 00	\$850 00	\$581 00	45
\$540,757 93	\$809,804 02	\$744,377 13	\$343,186 47	\$362,430 72	46
3	3	3	3	3 1/4	47
\$71,182 02	\$91,421 62	\$97,714 50	\$35,028 61	\$43,613 72	48
18,025 76	35,017 61	31,602 31	13,845 79	18,276 67	49
5,656 76	18,504 70	8,920 94	3,345 43	2,745 57	50
1,885 82	2,115 00	2,174 63	1,540 18	1,281 81	51
—	612 30	13,062 95	532 63	—	52
33,160 87	41,416 07	41,536 53	14,187 44	20,549 47	53
10 02	9 49	12 26	8 09	10 80	54

		LUDLOW	LYNN
		LUDLOW SAVINGS BANK	LYNN FIVE CENTS SAVINGS BANK
Assets			
1	Cash and items	\$290,032 00	\$328,531 19
2	Balances with banks	195,895 55	484,910 45
3	U. S. Govt. obligations, direct and fully guaranteed	5,365,536 20	9,379,940 17
4	State, county and municipal obligations	—	304,957 15
5	Other bonds, notes and debentures	1,711,165 10	10,842,783 77
6	Bank and fire insurance company stocks, etc.	1,443,950 66	3,742,399 57
7	Real estate loans	16,011,176 96	39,924,314 26
8	Other loans	524,735 27	258,657 01
9	Banking premises, furniture, fixtures and vaults	210,316 05	635,703 72
10	Other real estate owned, etc.	14,947 42	18,084 85
11	Taxes and insurance paid on mortgaged properties	763 82	—
12	Mortgage acquisition costs	—	98,388 64
13	Mutual Savings Central Fund, Inc.	28,914 12	107,662 94
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	30,212 25	160,354 46
16	Total	\$25,827,646 40	\$66,286,689 18
Liabilities			
17	Deposits	\$22,963,233 48	\$58,813,061 63
18	Club deposits	131,533 00	442,759 50
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	53,329 23	105,191 18
22	Due to mortgagors	267,492 14	152,838 40
23	Mortgagors' payments not applied	88,118 33	211,337 74
24	All other liabilities	3,199 55	6,226 85
25	Guaranty fund	1,258,500 00	2,859,000 00
26	Percentage to total deposits	5.45	4.82
27	Other surplus accounts	1,062,240 67	3,696,273 88
28	Percentage to total deposits	4.60	6.23
29	Total	\$25,827,646 40	\$66,286,689 18
General Information			
30	Number of deposit accounts October 31, 1957	13,708	38,888
31	Number of deposit accounts opened during period	1,603	3,758
32	Number of deposit accounts closed during period	1,141	2,942
33	Number of accounts October 31, 1958	14,170	39,704
34	Amount of dividends paid during period	\$639,834 76	\$1,728,267 85
35	Amount deposited during period	\$6,101,687 61	\$14,967,056 44
36	Amount withdrawn during period	\$5,227,923 42	\$11,995,566 82
37	Average amount in each account	\$1,615 00	\$1,481 00
38	Number of deposits made during period	36,403	115,105
39	Number of withdrawals made during period	20,149	66,611
40	Number of real estate loans October 31	2,595	4,848
41	Amount of real estate loans October 31	\$16,011,176 96	\$39,924,314 26
42	Average size of real estate loans	\$6,170 00	\$8,235 00
43	Number of other loans October 31	734	128
44	Amount of other loans October 31	\$524,735 27	\$258,657 01
45	Average size of other loans	\$714 00	\$2,020 00
46	Gross income received during period	\$982,154 38	\$2,478,259 82
47	Annual rate of ordinary and extra dividends paid during period	3	3 3/4
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$97,131 08	\$181,150 24
49	Occupancy	23,919 54	62,270 64
50	Advertising	12,405 18	29,756 53
51	Contributions and membership	3,958 87	8,844 83
52	State tax	510 44	84,004 05
53	Miscellaneous	55,730 31	86,869 06
54	Total of above costs per \$1,000 of deposits	8 38	7 64

LYNN	MALDEN	MARBLE- HEAD	MARL- BOROUGH	MAYNARD	
LYNN INSTITUTION FOR SAVINGS	MALDEN SAVINGS BANK	MARBLEHEAD SAVINGS BANK	MARL- BOROUGH SAVINGS BANK	ASSABET INSTITUTION FOR SAVINGS	
\$480,694 48	\$565,973 23	\$147,435 60	\$37,258 07	\$46,987 60	1
1,349,876 95	735,185 13	439,670 14	262,793 80	150,271 96	2
24,613,205 03	9,218,899 42	2,551,562 23	10,829,632 92	2,248,346 61	3
	6,259,286 00	65,135 57	141,000 28	—	4
4,707,991 34	7,961,213 82	1,406,157 74	908,730 75	381,680 17	5
3,218,039 11	4,488,738 95	578,499 11	1,427,816 93	299,014 32	6
41,897,037 08	42,170,255 96	6,966,828 96	5,180,621 09	4,670,241 60	7
314,375 14	426,903 37	157,600 46	49,880 31	281,785 99	8
190,575 00	356,152 62	43,060 17	67,111 55	39,446 31	9
165,387 74	—	—	13,342 52	—	10
10,041 64	—	8,302 90	—	3,239 51	11
148,230 67	36,456 85	—	—	—	12
139,992 05	126,318 91	17,348 17	33,900 16	11,123 19	13
1 00	1 00	2,152 19	6,716 61	1 00	14
7,176 60	13,807 40	2,529 14	2,636 90	1,529 43	15
\$77,242,623 83	\$72,359,192 66	\$12,386,282 38	\$18,961,441 89	\$8,133,667 69	16
\$67,223,559 67	\$63,696,257 82	\$10,961,545 54	\$16,431,532 14	\$7,203,625 38	17
631,429 25	919,161 00	112,170 25	—	81,649 50	18
—	—	—	—	—	19
—	—	—	—	—	20
106,124 01	11,135 90	72 10	—	7,943 95	21
214,098 28	474,181 97	137,976 62	208,434 44	90,770 60	22
380,873 93	11,176 28	14,877 33	17,448 33	28,889 61	23
27,770 71	35,852 43	2,711 18	450 00	2,778 12	24
4,596,352 00	4,196,400 00	485,991 02	1,006,848 26	280,400 00	25
6.77 4,062,415 98	6.49 3,015,027 26	4.39 670,938 34	6.12 1,296,728 72	3.85 437,610 53	26
5.99	4.66	6.06	7.89	6.01	27
\$77,242,623 83	\$72,359,192 66	\$12,386,282 38	\$18,961,441 89	\$8,133,667 69	28
\$77,242,623 83	\$72,359,192 66	\$12,386,282 38	\$18,961,441 89	\$8,133,667 69	29
43,525	41,197	8,652	9,934	6,117	30
3,550	4,473	922	736	857	31
3,663	4,170	602	711	515	32
43,412	41,500	8,972	9,959	6,459	33
\$2,046,783 81	\$1,802,172 56	\$324,284 67	\$474,258 08	\$193,668 06	34
\$17,396,896 96	\$16,036,015 07	\$3,394,687 64	\$2,689,918 31	\$2,446,639 15	35
\$15,816,045 66	\$14,996,434 32	\$3,083,164 00	\$2,850,120 03	\$2,018,093 66	36
\$1,548 00	\$1,528 00	\$1,221 00	\$1,649 00	\$1,115 00	37
130,681	115,622	21,480	16,244	19,238	38
84,436	74,990	12,896	9,322	8,846	39
5,052	5,424	906	647	818	40
\$41,897,037 08	\$42,170,255 96	\$6,966,828 96	\$5,180,621 09	\$4,670,241 60	41
\$8,293 00	\$7,774 00	\$7,689 00	\$8,007 00	\$5,709 00	42
454	490	168	29	136	43
\$314,375 14	\$426,903 37	\$157,600 46	\$49,880 31	\$281,785 99	44
\$692 00	\$871 00	\$938 00	\$1,720 00	\$2,072 00	45
\$2,787,607 02	\$2,718,152 71	\$456,132 87	\$630,663 73	\$307,074 88	46
3¼	3	3¼	3	3	47
\$215,275 02	\$318,145 84	\$33,900 92	\$56,735 99	\$27,008 81	48
51,805 47	82,879 81	7,261 16	10,066 57	8,554 67	49
33,952 70	31,816 43	2,980 90	3,129 62	1,785 56	50
10,685 89	12,199 24	1,329 94	2,585 00	1,136 79	51
5,042 35	40,319 07	2,670 38	328 76	1,270 93	52
99,347 49	181,510 85	20,821 83	25,012 31	13,742 15	53
6 13	10 32	6 23	5 96	7 34	54

		MEDFORD	MEDWAY
		MEDFORD SAVINGS BANK	MEDWAY SAVINGS BANK
Assets			
1	Cash and items	\$269,823 42	\$24,048 80
2	Balances with banks	700,900 52	125,936 80
3	U. S. Govt. obligations, direct and fully guaranteed	11,493,578 13	647,275 65
4	State, county and municipal obligations		63,256 95
5	Other bonds, notes and debentures	1,655,971 76	690,183 70
6	Bank and fire insurance company stocks, etc.	522,822 95	206,943 86
7	Real estate loans	14,406,993 86	2,676,666 69
8	Other loans	256,464 41	98,067 76
9	Banking premises, furniture, fixtures and vaults	102,575 59	66,419 90
10	Other real estate owned, etc.	159,702 09	55 68
11	Taxes and insurance paid on mortgaged properties	—	—
12	Mortgage acquisition costs	32,505 72	—
13	Mutual Savings Central Fund, Inc.	52,420 19	5,485 80
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	7,118 42	1,056 08
16	Total	\$29,660,878 06	\$4,611,952 15
Liabilities			
17	Deposits	\$26,390,617 21	\$4,081,467 21
18	Club deposits	355,494 00	60,234 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	—	1,699 85
22	Due to mortgagors	177,216 63	26,110 00
23	Mortgagors' payments not applied	160,703 85	19,854 60
24	All other liabilities	15,799 54	852 29
25	Guaranty fund	1,553,009 64	145,100 00
26	Percentage to total deposits	5.81	3.50
27	Other surplus accounts	1,008,037 19	276,634 20
28	Percentage to total deposits	3.77	6.68
29	Total	\$29,660,878 06	\$4,611,952 15
General Information			
30	Number of deposit accounts October 31, 1957	21,523	3,441
31	Number of deposit accounts opened during period	2,148	341
32	Number of deposit accounts closed during period	2,137	243
33	Number of accounts October 31, 1958	21,534	3,539
34	Amount of dividends paid during period	\$735,838 36	\$120,833 87
35	Amount deposited during period	\$8,461,101 80	\$984,417 69
36	Amount withdrawn during period	\$7,891,609 83	\$792,691 08
37	Average amount in each account	\$1,226 00	\$1,153 00
38	Number of deposits made during period	58,959	7,078
39	Number of withdrawals made during period	34,461	4,492
40	Number of real estate loans October 31	2,036	561
41	Amount of real estate loans October 31	\$14,406,993 86	\$2,676,666 69
42	Average size of real estate loans	\$7,076 00	\$4,771 00
43	Number of other loans October 31	271	176
44	Amount of other loans October 31	\$256,464 41	\$98,067 76
45	Average size of other loans	\$946 00	\$557 00
46	Gross income received during period	\$1,013,364 46	\$182,940 21
47	Annual rate of ordinary and extra dividends paid during period	3	3 1/4
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc	\$109,803 98	\$17,988 21
49	Occupancy	34,287 06	4,675 68
50	Advertising	5,666 03	2,369 70
51	Contributions and membership	1,830 00	254 41
52	State tax	1,688 91	1,887 34
53	Miscellaneous	62,900 11	9,554 71
54	Total of above costs per \$1,000 of deposits	8 08	8 86

MELROSE	MERRIMAC	MIDDLE-BOROUGH	MILFORD	MILLBURY	
MELROSE SAVINGS BANK	MERRIMAC SAVINGS BANK	MIDDLE-BOROUGH SAVINGS BANK	MILFORD SAVINGS BANK	MILLBURY SAVINGS BANK	
\$113,426 23	\$14,101 82	\$53,039 22	\$33,250 66	\$29,055 54	1
231,862 59	46,346 27	144,413 27	188,414 18	383,272 56	2
7,895,784 21	386,686 49	1,693,051 95	6,920,332 05	1,700,045 38	3
649,105 37	10,840 61	—	210,142 23	—	4
3,092,955 63	386,572 78	399,026 16	1,609,798 66	635,160 33	5
1,539,393 84	122,007 22	160,316 49	615,571 57	514,937 57	6
20,496,844 53	1,044,442 03	2,997,326 48	7,961,453 09	5,195,072 36	7
444,836 74	12,202 27	56,370 44	203,504 98	61,115 42	8
62,026 83	1,803 85	73,577 66	56,787 15	25,830 10	9
—	20,405 37	—	14,652 19	—	10
359 41	—	183 13	1,571 80	10,962 51	11
36,570 91	—	—	5,542 93	—	12
53,086 60	4,005 82	13,547 58	31,733 90	10,436 74	13
1 00	1,100 00	1 00	1 00	7,054 56	14
48,420 34	830 73	3,191 14	23,019 03	1,503 08	15
\$34,664,674 23	\$2,051,345 26	\$5,594,044 52	\$17,875,775 42	\$8,574,446 15	16
\$30,800,203 97	\$1,765,798 66	\$5,013,877 04	\$15,962,452 19	\$7,414,823 80	17
92,498 50	30,372 50	93,003 00	—	138,001 50	18
—	—	—	—	—	19
—	—	—	—	—	20
12,938 60	40 80	5,800 94	2,646 93	—	21
247,303 54	12,102 97	19,666 36	101,806 23	76,743 26	22
74,005 52	20,921 88	24,335 11	41,303 97	24,249 12	23
23,086 94	65 82	3,317 20	4,962 51	—	24
1,505,080 22	117,345 00	272,800 00	1,098,467 47	371,986 00	25
4.87	6.53	5.34	6.88	4.93	26
1,909,556 94	104,697 63	161,244 87	664,136 12	548,642 47	27
6.18	5.83	3.16	4.16	7.26	28
\$34,664,674 23	\$2,051,345 26	\$5,594,044 52	\$17,875,775 42	\$8,574,446 15	29
17,959	2,384	5,944	10,632	7,234	30
1,896	201	470	742	569	31
1,629	170	351	1,008	539	32
18,226	2,415	6,063	10,366	7,264	33
\$931,723 81	\$49,786 88	\$137,647 47	\$489,012 74	\$229,656 72	34
\$9,268,009 31	\$455,918 11	\$1,201,769 52	\$3,119,222 65	\$1,793,976 08	35
\$8,252,491 59	\$472,557 26	\$991,168 89	\$2,943,716 75	\$1,939,730 84	36
\$1,690 00	\$731 00	\$826 00	\$1,523 00	\$1,020 00	37
46,104	4,217	9,318	21,219	10,539	38
28,754	3,400	5,875	11,432	8,172	39
2,506	298	631	1,375	1,182	40
\$20,496,844 53	\$1,044,442 03	\$2,997,326 48	\$7,961,453 09	\$5,195,072 36	41
\$8,179 00	\$3,504 00	\$4,750 00	\$5,790 00	\$4,395 00	42
224	32	99	182	131	43
\$444,836 74	\$12,202 27	\$56,370 44	\$203,504 98	\$61,115 42	44
\$1,986 00	\$381 00	\$569 00	\$1,118 00	\$466 00	45
\$1,316,501 19	\$82,925 98	\$217,460 51	\$642,339 45	\$353,623 88	46
3¼	3	3	3¼	3¼	47
\$103,231 36	\$9,962 15	\$27,319 50	\$45,094 59	\$46,210 84	48
13,892 67	3,414 35	10,413 90	13,194 43	9,812 71	49
7,820 45	242 94	2,734 97	5,312 75	1,888 97	50
2,971 69	67 27	322 00	580 00	999 02	51
5,839 60	1,099 88	—	1,669 82	3,492 02	52
52,000 84	6,404 44	12,425 15	26,072 95	17,956 24	53
6 01	11 80	10 42	5 76	10 64	54

		MILTON	MONSON
		MILTON SAVINGS BANK	MONSON SAVINGS BANK
Assets			
1	Cash and items	\$174,559 73	\$25,926 36
2	Balances with banks	193,637 65	253,756 10
3	U. S. Govt. obligations, direct and fully guaranteed	3,970,544 67	1,824,958 61
4	State, county and municipal obligations	50,000 00	138,586 04
5	Other bonds, notes and debentures	1,519,942 60	1,602,099 38
6	Bank and fire insurance company stocks, etc.	561,607 21	598,068 38
7	Real estate loans	9,326,631 35	5,283,019 63
8	Other loans	465,624 64	85,479 88
9	Banking premises, furniture, fixtures and vaults	252,695 21	51,324 05
10	Other real estate owned, etc.	—	462 55
11	Taxes and insurance paid on mortgaged properties	773 15	—
12	Mortgage acquisition costs	31,122 13	—
13	Mutual Savings Central Fund, Inc.	21,190 48	18,923 37
14	Deposit Insurance Fund	2,815 63	1 00
15	All other assets	10,519 25	879 95
16	Total	\$16,581,663 70	\$9,890,533 34
Liabilities			
17	Deposits	\$14,665,498 29	\$8,667,457 92
18	Club deposits	254,380 50	72,966 25
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	3,376 20	—
22	Due to mortgagors	286,902 92	82,858 27
23	Mortgagors' payments not applied	60,786 24	23,247 57
24	All other liabilities	20,524 97	—
25	Guaranty fund	520,000 00	508,307 91
26	Percentage to total deposits	3.49	5.81
27	Other surplus accounts	770,194 58	535,695 42
28	Percentage to total deposits	5.16	6.12
29	Total	\$16,581,663 70	\$9,890,533 34
General Information			
30	Number of deposit accounts October 31, 1957	11,706	4,580
31	Number of deposit accounts opened during period	1,503	394
32	Number of deposit accounts closed during period	622	386
33	Number of accounts October 31, 1958	12,587	4,588
34	Amount of dividends paid during period	\$396,722 51	\$273,616 20
35	Amount deposited during period	\$5,110,008 00	\$1,335,568 12
36	Amount withdrawn during period	\$3,954,727 61	\$1,555,336 69
37	Average amount in each account	\$1,166 00	\$1,889 00
38	Number of deposits made during period	34,244	6,336
39	Number of withdrawals made during period	19,208	4,563
40	Number of real estate loans October 31	1,002	1,028
41	Amount of real estate loans October 31	\$9,326,631 35	\$5,283,019 63
42	Average size of real estate loans	\$9,308 00	\$5,139 00
43	Number of other loans October 31	192	95
44	Amount of other loans October 31	\$465,624 64	\$85,479 88
45	Average size of other loans	\$2,425 00	\$899 00
46	Gross income received during period	\$647,082 44	\$386,412 88
47	Annual rate of ordinary and extra dividends paid during period	3	3 1/4
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$72,652 28	\$32,578 00
49	Occupancy	34,786 74	9,967 47
50	Advertising	6,970 12	1,752 95
51	Contributions and membership	1,768 17	75 00
52	State tax	3,590 60	4,331 19
53	Miscellaneous	33,847 17	20,109 77
54	Total of above costs per \$1,000 of deposits	10 30	7 87

NANTUCKET	NATICK	NEW BEDFORD	NEW BEDFORD	NEWBURY- PORT	
NANTUCKET INSTITUTION FOR SAVINGS	NATICK FIVE CENTS SAVINGS BANK	NEW BEDFORD FIVE CENTS SAVINGS BANK	NEW BEDFORD INSTITUTION FOR SAVINGS	INSTITUTION FOR SAVINGS, IN NEWBURYPORT AND ITS VICINITY	
\$5,539 64	\$107,209 51	\$192,398 73	\$452,864 32	\$18,171 78	1
54,626 06	647,819 42	920,217 33	503,424 02	366,402 42	2
1,611,622 40	6,356,139 41	30,216,295 19	40,779,038 03	12,034,045 51	3
—	1,351,236 95	—	—	2,313,369 90	4
279,755 18	1,084,429 80	6,325,317 89	10,720,951 10	6,618,242 96	5
208,716 78	1,406,616 56	2,903,626 35	3,235,241 40	1,858,888 88	6
2,885,332 77	15,185,165 94	22,773,593 86	26,545,577 95	2,679,265 45	7
40,818 57	58,795 99	292,931 32	533,595 29	259,873 93	8
25,380 69	51,827 58	324,154 00	355,015 49	12,401 71	9
—	12,806 68	—	—	10,100 18	10
145 19	14,025 59	—	763 64	15 08	11
—	—	2,539 84	45,570 49	—	12
11,003 51	30,092 28	113,888 41	151,309 19	32,555 86	13
1 00	1 00	22,898 70	1 00	1 00	14
968 88	16,397 67	5,955 36	9,958 21	2,561 82	15
\$5,123,910 67	\$26,322,564 38	\$64,093,316 98	\$83,333,310 13	\$26,205,896 48	16
\$4,486,631 52	\$23,178,312 38	\$56,457,785 08	\$72,948,473 36	\$22,938,505 37	17
58,441 75	—	194,413 50	845,969 25	—	18
—	—	—	—	—	19
—	—	—	—	—	20
2,602 66	—	8,829 22	—	—	21
33,128 53	388,491 30	278,874 95	829,999 82	21,621 79	22
—	39,917 33	111,449 18	38,189 41	18,093 91	23
536 68	18,397 57	6,897 47	18,261 90	—	24
233,729 42	1,327,907 87	3,771,250 00	5,427,072 87	1,708,073 47	25
5.14	5.72	6.66	7.35	7.45	26
308,840 11	1,369,537 93	3,263,817 58	3,225,343 52	1,519,601 94	27
6.80	5.90	5.76	4.37	6.62	28
\$5,123,910 67	\$26,322,564 38	\$64,093,316 98	\$83,333,310 13	\$26,205,896 48	29
3,648	11,425	42,416	49,188	12,365	30
408	1,029	3,080	3,626	894	31
366	892	3,288	3,141	860	32
3,690	11,562	42,208	49,673	12,399	33
\$137,435 63	\$708,523 44	\$1,612,346 86	\$2,058,763 33	\$714,864 25	34
\$1,050,023 09	\$4,742,524 96	\$11,819,137 86	\$14,876,400 53	\$3,477,319 71	35
\$1,084,179 99	\$4,227,132 57	\$11,928,269 74	\$13,155,454 14	\$3,414,698 74	36
\$1,216 00	\$2,004 00	\$1,337 00	\$1,468 00	\$1,850 00	37
6,341	21,697	74,317	97,631	12,918	38
4,636	12,704	43,142	50,099	11,803	39
585	1,999	3,889	3,438	753	40
\$2,885,332 77	\$15,185,165 94	\$22,773,593 86	\$26,545,577 95	\$2,679,265 45	41
\$4,932 00	\$7,596 00	\$5,855 00	\$7,721 00	\$3,558 00	42
27	81	300	345	218	43
\$40,818 57	\$58,795 99	\$292,931 32	\$533,595 29	\$259,873 93	44
\$1,512 00	\$726 00	\$976 00	\$1,546 00	\$1,192 00	45
\$209,172 16	\$1,004,436 52	\$2,234,145 53	\$2,722,492 02	\$897,682 83	46
3¼	3¼	3	3	3¼	47
\$21,410 99	\$88,877 90	\$189,146 71	\$215,738 71	\$46,650 35	48
4,344 38	20,093 50	56,474 03	77,872 53	6,825 60	49
394 00	12,794 15	12,536 14	17,865 48	3,552 12	50
713 81	4,009 85	10,123 25	6,914 30	325 00	51
332 74	—	7,856 19	24,464 80	17,936 36	52
8,219 37	41,043 24	86,121 41	102,531 11	24,510 25	53
7 80	7 19	6 40	6 03	4 35	54

		NEWBURY- PORT	NEWTON
		NEWBURYPORT FIVE CENTS SAVINGS BANK	NEWTON SAVINGS BANK
Assets			
1	Cash and items	\$84,678 45	\$500,321 86
2	Balances with banks	464,137 04	737,194 46
3	U. S. Govt. obligations, direct and fully guaranteed	4,174,160 84	22,702,350 91
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	1,556,264 34	3,294,157 51
6	Bank and fire insurance company stocks, etc.	1,078,311 76	4,882,055 46
7	Real estate loans	7,825,986 62	52,340,733 27
8	Other loans	237,385 34	1,440,744 71
9	Banking premises, furniture, fixtures and vaults	82,085 47	199,422 32
10	Other real estate owned, etc.	28,067 05	3,086 20
11	Taxes and insurance paid on mortgaged properties	5,876 39	—
12	Mortgage acquisition costs	—	124,222 05
13	Mutual Savings Central Fund, Inc.	28,962 52	128,022 63
14	Deposit Insurance Fund	1 00	14,923 92
15	All other assets	6,631 05	308,648 51
16	Total	\$15,572,547 87	\$86,675,883 81
Liabilities			
17	Deposits	\$13,429,561 67	\$76,773,958 69
18	Club deposits	310,467 50	582,733 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	10,503 50	195,308 34
22	Due to mortgagors	66,637 58	506,680 73
23	Mortgagors' payments not applied	11,026 35	120,041 61
24	All other liabilities	14,628 30	24,078 05
25	Guaranty fund	853,100 00	3,780,972 70
26	Percentage to total deposits	6.21	4.89
27	Other surplus accounts	876,622 97	4,692,110 69
28	Percentage to total deposits	6.38	6.06
29	Total	\$15,572,547 87	\$86,675,883 81
General Information			
30	Number of deposit accounts October 31, 1957	10,289	45,620
31	Number of deposit accounts opened during period	1,182	6,182
32	Number of deposit accounts closed during period	887	4,090
33	Number of accounts October 31, 1958	10,584	47,712
34	Amount of dividends paid during period	\$404,664 77	\$2,117,959 11
35	Amount deposited during period	\$2,863,164 98	\$23,350,614 98
36	Amount withdrawn during period	\$2,687,888 39	\$20,319,856 51
37	Average amount in each account	\$1,268 00	\$1,591 00
38	Number of deposits made during period	21,778	277,888
39	Number of withdrawals made during period	13,543	71,504
40	Number of real estate loans October 31	1,675	5,691
41	Amount of real estate loans October 31	\$7,825,986 62	\$52,340,733 27
42	Average size of real estate loans	\$4,672 00	\$9,197 00
43	Number of other loans October 31	376	1,086
44	Amount of other loans October 31	\$237,385 34	\$1,440,744 71
45	Average size of other loans	\$631 00	\$1,327 00
46	Gross income received during period	\$606,499 61	\$3,283,574 83
47	Annual rate of ordinary and extra dividends paid during period	3¼	3
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$77,999 09	\$322,722 04
49	Occupancy	10,800 79	23,590 66
50	Advertising	4,227 57	48,162 96
51	Contributions and membership	405 00	3,000 00
52	State tax	4,060 13	34,973 78
53	Miscellaneous	39,694 82	167,098 04
54	Total of above costs per \$1,000 of deposits	9 98	7 75

NEWTON		NORTH ADAMS		NORTHAMPTON	
WEST NEWTON SAVINGS BANK	HOOSAC SAVINGS BANK	NORTH ADAMS SAVINGS BANK	FLORENCE SAVINGS BANK	NONOTUCK SAVINGS BANK	
\$148,570 55	\$137,874 93	\$72,580 97	\$73,298 60	\$100,416 91	1
346,462 05	307,396 07	193,991 40	264,043 39	320,129 20	2
8,136,384 83	3,761,466 59	4,466,631 50	1,693,984 38	2,856,218 05	3
—	—	—	663,026 21	—	4
675,510 15	244,798 59	680,710 35	2,203,149 98	2,447,165 47	5
1,445,230 08	636,302 20	438,137 49	660,598 05	714,082 40	6
14,620,315 91	7,552,703 62	9,270,997 96	7,328,686 32	7,425,094 39	7
597,687 20	118,998 54	235,754 37	283,332 54	243,363 53	8
68,752 88	317,329 68	56,168 87	22,848 29	160,615 22	9
—	81,469 59	56,072 60	—	19,308 62	10
35,863 45	9,918 80	4,291 42	555 57	—	11
26,143 05	22,017 98	30,145 99	17,512 76	19,944 92	12
1 00	1 00	1 00	1 00	1 00	13
4,610 32	3,180 54	3,207 40	1,861 20	3,435 95	14
\$26,105,531 47	\$13,193,458 13	\$15,508,691 32	\$13,212,898 29	\$14,309,775 66	15
\$22,906,811 89	\$11,628,760 02	\$13,849,297 39	\$11,776,441 80	\$12,937,655 34	17
242,117 00	194,181 00	140,616 00	135,426 00	92,871 25	18
—	—	—	—	—	19
10,470 45	6,489 31	23,731 06	1,978 54	20,905 26	20
343,230 95	24,783 99	37,248 44	56,574 59	68,005 94	21
28,308 20	77,387 57	36,329 39	39,535 94	17,315 38	22
7,211 55	3,457 99	938 86	4,747 98	2,518 70	23
1,210,000 00	612,600 00	715,209 00	438,500 00	543,000 00	24
5.23	5.18	5.11	3.68	4.17	25
1,357,381 43	645,798 25	705,321 18	759,693 44	627,503 79	26
5.86	5.46	5.04	6.37	4.82	27
\$26,105,531 47	\$13,193,458 13	\$15,508,691 32	\$13,212,898 29	\$14,309,775 66	28
14,285	6,924	11,030	7,870	8,664	29
2,178	783	1,014	770	951	30
1,254	659	1,253	570	695	31
15,209	7,048	10,791	8,070	8,920	32
\$645,457 61	\$331,354 97	\$398,170 26	\$354,697 89	\$351,678 68	33
\$8,511,546 53	\$2,250,699 35	\$3,107,000 46	\$2,752,028 87	\$3,289,232 29	34
\$6,423,176 20	\$2,301,918 48	\$3,180,630 73	\$2,197,914 38	\$2,701,729 39	35
\$1,505 00	\$1,649 00	\$1,283 00	\$1,459 00	\$1,450 00	36
44,981	15,483	30,323	19,154	21,846	37
25,473	9,851	17,253	10,252	7,904	38
1,495	1,393	1,428	1,159	896	39
\$14,620,315 91	\$7,552,703 62	\$9,270,997 96	\$7,328,686 32	\$7,425,094 39	40
\$9,779 00	\$5,421 00	\$6,492 00	\$6,323 00	\$8,286 00	41
641	230	403	334	218	42
\$597,687 20	\$118,998 54	\$235,754 37	\$283,332 54	\$243,363 53	43
\$932 00	\$517 00	\$585 00	\$848 00	\$1,116 00	44
\$987,938 38	\$522,738 75	\$605,410 76	\$514,250 93	\$534,460 53	45
3¼	3	3	3¼	3	46
\$83,577 79	\$53,955 81	\$51,397 92	\$53,490 00	\$42,597 76	47
19,825 30	21,016 51	14,614 34	7,685 47	30,576 52	48
3,820 14	5,357 88	5,480 98	1,560 45	3,811 16	49
3,305 72	2,217 64	2,488 31	1,155 69	1,122 45	50
252 33	314 31	7,761 87	4,972 45	13,741 30	51
37,625 60	34,162 88	34,786 75	17,789 36	21,970 00	52
6 41	9 89	8 33	7 27	8 73	53
					54

		NORTH-AMPTON	NORTH ATTLEBOROUGH
		NORTHAMPTON INSTITUTION FOR SAVINGS	ATTLEBOROUGH SAVINGS BANK
	Assets		
1	Cash and items	\$154,343 83	\$128,949 95
2	Balances with banks	449,399 75	199,931 95
3	U. S. Govt. obligations, direct and fully guaranteed	13,307,021 00	8,898,994 18
4	State, county and municipal obligations	405,000 00	
5	Other bonds, notes and debentures	3,627,063 50	281,140 37
6	Bank and fire insurance company stocks, etc.	1,319,622 73	1,322,049 12
7	Real estate loans	6,384,165 93	19,011,348 74
8	Other loans	143,091 18	271,949 40
9	Banking premises, furniture, fixtures and vaults	85,001 21	86,777 73
10	Other real estate owned, etc.	—	26,173 42
11	Taxes and insurance paid on mortgaged properties	—	—
12	Mortgage acquisition costs	2,406 00	—
13	Mutual Savings Central Fund, Inc.	50,704 93	57,096 06
14	Deposit Insurance Fund	4,587 91	28,487 70
15	All other assets	56,556 84	2,416 63
16	Total	\$25,988,964 81	\$30,315,315 25
	Liabilities		
17	Deposits	\$23,214,667 49	\$26,818,656 60
18	Club deposits	109,944 75	259,997 25
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	149 99	49,863 35
22	Due to mortgagors	30,951 51	402,359 97
23	Mortgagors' payments not applied	55,956 78	127,204 14
24	All other liabilities	32,277 83	16,338 01
25	Guaranty fund	1,669,500 00	1,598,000 00
26	Percentage to total deposits	7.16	5.90
27	Other surplus accounts	875,516 46	1,042,895 93
28	Percentage to total deposits	3.75	3.85
29	Total	\$25,988,964 81	\$30,315,315 25
	General Information		
30	Number of deposit accounts October 31, 1957	17,715	15,974
31	Number of deposit accounts opened during period	1,321	1,939
32	Number of deposit accounts closed during period	1,297	1,343
33	Number of accounts October 31, 1958	17,739	16,570
34	Amount of dividends paid during period	\$653,890 62	\$744,690 20
35	Amount deposited during period	\$4,885,859 43	\$7,004,136 22
36	Amount withdrawn during period	\$4,342,373 62	\$6,168,506 35
37	Average amount in each account	\$1,308 00	\$1,618 00
38	Number of deposits made during period	31,460	46,189
39	Number of withdrawals made during period	17,638	25,332
40	Number of real estate loans October 31	1,041	2,588
41	Amount of real estate loans October 31	\$6,384,165 93	\$19,011,348 74
42	Average size of real estate loans	\$6,132 00	\$7,346 00
43	Number of other loans October 31	203	355
44	Amount of other loans October 31	\$143,091 18	\$271,949 40
45	Average size of other loans	\$701 00	\$766 00
46	Gross income received during period	\$827,316 08	\$1,170,513 82
47	Annual rate of ordinary and extra dividends paid during period	3	3
	Classification of Expenses, Cost per \$1,000 of Deposits		
48	Salaries, fees, bonuses, etc.	\$74,817 92	\$114,903 22
49	Occupancy	20,582 20	25,832 57
50	Advertising	2,972 22	11,757 28
51	Contributions and membership	3,663 58	1,600 00
52	State tax	6,254 15	3,662 71
53	Miscellaneous	29,760 42	55,316 89
54	Total of above costs per \$1,000 of deposits	5 91	7 87

NORTH BROOKFIELD	NORWELL	ORANGE	PALMER	PEABODY	
NORTH BROOKFIELD SAVINGS BANK	SOUTH SCITUATE SAVINGS BANK	ORANGE SAVINGS BANK	PALMER SAVINGS BANK	WARREN FIVE CENTS SAVINGS BANK	
\$28,491 29	\$29,838 48	\$16,034 50	\$41,143 76	\$166,550 10	1
111,271 93	60,049 72	157,569 05	178,279 71	356,607 78	2
1,437,576 57	995,002 07	1,326,766 15	6,114,434 53	7,513,460 08	3
99,370 29	—	30,321 15	858,713 22	—	4
109,100 00	952,601 56	712,003 86	157,232 77	2,454,761 65	5
359,300 97	307,206 58	251,147 71	971,078 89	1,481,263 04	6
3,014,160 37	3,412,917 51	2,595,385 79	10,890,336 57	16,049,244 34	7
85,038 69	80,387 34	54,255 75	67,996 33	128,152 04	8
21,017 85	19,544 89	45,422 74	276,801 49	73,961 72	9
—	—	—	—	—	10
11,031 20	128 35	—	47 25	130 98	11
6,235 07	—	—	12,170 68	10,510 43	12
1 00	8,250 83	12,803 56	32,291 20	31,262 51	13
1,171 57	1 00	9,491 46	1 00	1 00	14
—	898 85	1,775 41	3,685 83	5,464 30	15
\$5,283,766 80	\$5,866,827 18	\$5,212,977 13	\$19,604,213 23	\$28,271,369 97	16
\$4,527,782 01	\$5,218,694 23	\$4,575,783 65	\$16,988,177 79	\$24,455,834 01	17
—	4,852 00	28,439 00	80,499 50	254,590 50	18
—	—	—	—	—	19
125 13	—	993 44	34,169 65	—	20
45,285 00	66,872 72	9,675 53	109,372 15	491,581 63	21
12,961 68	7,853 40	86,383 99	44,225 69	152,932 54	22
327 54	89 66	655 10	1,109 48	7,828 84	23
320,116 59	317,701 00	259,005 00	1,105,000 00	1,427,266 48	24
7.07	6.08	5.62	6.47	5.78	25
377,168 85	250,764 17	252,041 42	1,241,658 97	1,481,335 97	26
8.33	4.80	5.47	7.27	5.99	27
\$5,283,766 80	\$5,866,827 18	\$5,212,977 13	\$19,604,213 23	\$28,271,369 97	28
4,363	3,702	5,187	10,313	12,639	29
311	308	288	955	2,380	30
348	245	371	834	1,131	31
4,326	3,765	5,104	10,434	13,888	32
\$133,866 43	\$158,363 38	\$130,649 04	\$521,796 63	\$787,143 87	33
\$760,156 86	\$1,178,215 63	\$743,536 52	\$3,165,028 74	\$5,868,066 33	34
\$686,705 85	\$1,152,785 17	\$719,370 62	\$2,842,911 62	\$4,573,558 49	35
\$1,046 00	\$1,381 00	\$895 00	\$1,619 00	\$1,761 00	36
4,733	15,503	6,446	14,870	34,783	37
4,008	4,981	5,447	7,851	16,191	38
553	629	444	1,756	1,925	39
\$3,014,160 37	\$3,412,917 51	\$2,595,385 79	\$10,890,336 57	\$16,049,244 34	40
\$5,450 00	\$5,425 00	\$5,845 00	\$6,201 00	\$8,237 00	41
56	63	116	109	151	42
\$85,038 69	\$80,387 34	\$54,255 75	\$67,996 33	\$128,152 04	43
\$1,518 00	\$1,275 00	\$467 00	\$623 00	\$849 00	44
\$202,620 02	\$237,413 46	\$194,530 57	\$728,380 21	\$1,071,508 88	45
3½	3¼	3	3¼	3½	46
—	—	—	—	—	47
\$23,236 15	\$25,682 79	\$23,821 89	\$54,824 65	\$120,029 28	48
3,469 58	6,202 20	5,639 80	28,271 28	21,184 13	49
867 79	3,705 23	398 95	3,080 59	25,135 58	50
150 00	543 43	892 38	2,736 04	3,013 20	51
—	2,895 59	137 03	3,823 94	1,437 82	52
11,908 87	12,673 58	12,171 37	28,806 58	62,858 63	53
8 75	9 90	9 35	7 12	9 45	54

		PITTSFIELD	
		BERKSHIRE COUNTY SAVINGS BANK	CITY SAVINGS BANK OF PITTSFIELD
Assets			
1	Cash and items	\$188,777 50	\$204,796 86
2	Balances with banks	492,096 85	1,132,967 74
3	U. S. Govt. obligations, direct and fully guaranteed	16,837,745 43	5,728,278 12
4	State, county and municipal obligations	—	262,018 91
5	Other bonds, notes and debentures	—	3,480,797 87
6	Bank and fire insurance company stocks, etc.	1,973,185 56	1,485,862 97
7	Real estate loans	25,914,411 85	18,795,844 41
8	Other loans	95,910 74	436,796 44
9	Banking premises, furniture, fixtures and vaults	201,135 28	148,271 17
10	Other real estate owned, etc.	32,477 16	1 00
11	Taxes and insurance paid on mortgaged properties	—	2,601 63
12	Mortgage acquisition costs	—	28,781 60
13	Mutual Savings Central Fund, Inc.	54,563 96	52,701 61
14	Deposit Insurance Fund	1 00	—
15	All other assets	2,171 62	1,446 99
16	Total	\$45,792,476 95	\$31,761,167 32
Liabilities			
17	Deposits	\$39,897,132 70	\$27,986,081 70
18	Club deposits	143,762 50	529,921 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	378,774 19	107,341 34
22	Due to mortgagors	92,432 99	201,286 94
23	Mortgagors' payments not applied	44,506 35	55,343 30
24	All other liabilities	80,004 28	3,677 78
25	Guaranty fund	2,646,000 00	1,711,000 00
26	Percentage to total deposits	6.61	6.00
27	Other surplus accounts	2,509,863 94	1,166,515 26
28	Percentage to total deposits	6.27	4.09
29	Total	\$45,792,476 95	\$31,761,167 32
General Information			
30	Number of deposit accounts October 31, 1957	23,910	20,016
31	Number of deposit accounts opened during period	2,150	2,257
32	Number of deposit accounts closed during period	2,102	2,235
33	Number of accounts October 31, 1958	23,958	20,038
34	Amount of dividends paid during period	\$1,620,851 93	\$1,106,377 71
35	Amount deposited during period	\$8,904,896 49	\$7,006,946 41
36	Amount withdrawn during period	\$8,466,777 98	\$6,225,265 82
37	Average amount in each account	\$1,664 00	\$1,387 00
38	Number of deposits made during period	52,858	50,568
39	Number of withdrawals made during period	30,468	26,459
40	Number of real estate loans October 31	3,283	1,877
41	Amount of real estate loans October 31	\$25,914,411 85	\$18,795,844 41
42	Average size of real estate loans	\$7,894 00	\$10,013 00
43	Number of other loans October 31	76	379
44	Amount of other loans October 31	\$95,910 74	\$436,796 44
45	Average size of other loans	\$1,262 00	\$1,152 00
46	Gross income received during period	\$1,842,749 59	\$1,242,503 81
47	Annual rate of ordinary and extra dividends paid during period	3¼	3¼
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$170,939 98	\$110,618 15
49	Occupancy	77,035 98	29,789 46
50	Advertising	24,080 86	12,332 84
51	Contributions and membership	7,153 39	5,662 29
52	State tax	2,251 60	23,887 76
53	Miscellaneous	\$1,913 05	43,051 86
54	Total of above costs per \$1,000 of deposits	9 08	7 90

PLYMOUTH		PROVINCE-TOWN	QUINCY	RANDOLPH	
PLYMOUTH SAVINGS BANK	PLYMOUTH FIVE CENTS SAVINGS BANK	SEAMEN'S SAVINGS BANK	QUINCY SAVINGS BANK	RANDOLPH SAVINGS BANK	
\$26,557 33	\$77,388 29	\$62,645 20	\$324,579 28	\$52,999 09	1
130,488 39	339,396 89	80,679 50	1,005,165 60	125,886 07	2
2,721,880 23	3,540,955 42	2,110,199 04	17,480,889 22	2,797,104 73	3
—	—	20,038 88	198,323 81	—	4
591,854 78	1,343,538 22	5,284 05	2,716,163 66	763,738 98	5
377,670 42	604,251 53	338,887 16	945,721 66	524,996 72	6
2,241,574 78	7,777,607 62	3,718,178 31	30,099,659 20	6,717,758 57	7
82,004 38	433,631 12	107,027 00	358,347 59	156,879 41	8
162,422 63	314,314 18	25,714 40	445,916 83	185,197 92	9
22,618 67	5,717 94	—	—	—	10
14 74	357 40	—	19,759 39	127 80	11
—	—	—	27,248 55	—	12
14,602 28	24,634 86	9,457 02	88,239 04	17,936 58	13
2,330 75	1 00	1 00	1 00	1 00	14
2,004 34	4,012 74	557 75	9,015 07	4,060 84	15
\$6,375,523 72	\$14,465,807 21	\$6,478,669 31	\$53,719,029 90	\$11,346,687 71	16
\$5,688,823 29	\$13,000,105 83	\$5,659,758 74	\$47,186,510 98	\$10,265,757 90	17
27,816 50	123,284 25	57,977 00	601,223 50	84,089 50	18
—	—	—	—	—	19
—	1,903 28	24,014 40	24,766 62	2,381 07	20
1,904 35	61,118 22	9,811 12	578,405 37	71,992 00	21
12,310 99	29,840 94	6,565 65	185,763 24	22,393 65	22
1,874 55	2,516 72	436 22	17,533 42	4,875 46	23
422,522 10	748,096 86	295,792 74	2,867,200 00	517,758 39	24
7.39	5.70	5.17	6.00	5.00	25
220,271 94	498,941 11	424,313 44	2,257,626 77	377,439 74	26
3.85	3.80	7.42	4.72	3.65	27
\$6,375,523 72	\$14,465,807 21	\$6,478,669 31	\$53,719,029 90	\$11,346,687 71	28
5,955	12,684	3,300	32,454	10,257	29
467	1,282	464	3,482	1,659	30
553	1,146	340	2,766	981	31
5,869	12,820	3,424	33,170	10,935	32
\$154,356 81	\$354,425 88	\$174,823 09	\$1,317,144 95	\$302,643 02	33
\$1,068,389 48	\$4,102,501 11	\$1,707,874 60	\$12,883,354 24	\$3,378,055 43	34
\$1,125,329 36	\$3,543,717 69	\$1,533,363 62	\$11,515,791 58	\$2,924,984 08	35
\$953 00	\$1,005 00	\$1,653 00	\$1,422 00	\$938 00	36
8,007	33,229	7,564	91,055	27,761	37
6,036	17,680	6,251	50,240	14,127	38
585	1,589	550	3,736	1,064	39
\$2,241,574 78	\$7,777,607 62	\$3,718,178 31	\$30,099,659 20	\$6,717,758 57	40
\$3,831 00	\$4,894 00	\$6,760 00	\$8,056 00	\$6,313 00	41
78	449	87	716	414	42
\$82,004 38	\$433,631 12	\$107,027 00	\$358,347 59	\$156,879 41	43
\$1,051 00	\$965 00	\$1,230 00	\$500 00	\$378 00	44
\$223,406 65	\$539,757 89	\$279,080 45	\$1,974,278 77	\$448,495 46	45
2 7⁄8	3	3 1⁄2	3	3 1⁄4	46
\$25,994 80	\$68,900 47	\$24,305 02	\$198,968 93	\$59,400 21	47
12,666 80	13,866 15	\$8,237 76	78,155 27	21,165 54	48
2,658 77	5,967 24	3,449 43	30,564 92	4,467 01	49
812 08	950 00	150 00	6,809 72	1,149 23	50
2,566 84	3,078 61	—	—	1,872 66	51
13,638 51	50,768 20	21,010 54	94,679 14	32,617 70	52
10 20	10 93	9 99	8 56	11 64	53
					54

		READING	ROCKLAND
		MECHANICS' SAVINGS BANK	ROCKLAND SAVINGS BANK
Assets			
1	Cash and items	\$119,127 68	\$122,090 24
2	Balances with banks	83,073 01	226,101 77
3	U. S. Govt. obligations, direct and fully guaranteed	3,837,147 41	4,232,352 61
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	142,543 00	140,000 00
6	Bank and fire insurance company stocks, etc.	312,460 20	415,639 86
7	Real estate loans	5,214,845 40	7,358,657 18
8	Other loans	150,996 69	99,410 44
9	Banking premises, furniture, fixtures and vaults	84,606 24	126,923 69
10	Other real estate owned, etc.	—	8,384 37
11	Taxes and insurance paid on mortgaged properties	179 84	21 70
12	Mortgage acquisition costs	—	1,601 26
13	Mutual Savings Central Fund, Inc.	13,579 12	24,095 03
14	Deposit Insurance Fund	6,325 01	1 00
15	All other assets	2,703 04	14,745 14
16	Total	\$9,967,586 64	\$12,770,924 29
Liabilities			
17	Deposits	\$8,977,478 39	\$11,441,693 24
18	Club deposits	134,620 50	129,236 72
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	255 95	24,281 12
22	Due to mortgagors	112,298 62	24,468 41
23	Mortgagors' payments not applied	30,336 56	62,627 07
24	All other liabilities	6,033 16	9,803 54
25	Guaranty fund	331,147 65	641,348 59
26	Percentage to total deposits	3.63	5.54
27	Other surplus accounts	375,415 81	436,565 60
28	Percentage to total deposits	4.12	3.77
29	Total	\$9,967,586 64	\$12,770,924 29
General Information			
30	Number of deposit accounts October 31, 1957	11,684	9,639
31	Number of deposit accounts opened during period	1,378	1,315
32	Number of deposit accounts closed during period	1,120	975
33	Number of accounts October 31, 1958	11,942	9,979
34	Amount of dividends paid during period	\$228,233 85	\$317,040 40
35	Amount deposited during period	\$4,045,129 80	\$2,900,916 23
36	Amount withdrawn during period	\$3,417,732 02	\$2,547,799 01
37	Average amount in each account	\$742 00	\$1,142 00
38	Number of deposits made during period	29,839	21,308
39	Number of withdrawals made during period	19,700	13,020
40	Number of real estate loans October 31	862	1,324
41	Amount of real estate loans October 31	\$5,214,845 40	\$7,358,657 18
42	Average size of real estate loans	\$6,050 00	\$5,557 00
43	Number of other loans October 31	188	145
44	Amount of other loans October 31	\$150,996 69	\$99,410 44
45	Average size of other loans	\$803 00	\$685 00
46	Gross income received during period	\$353,579 41	\$491,692 14
47	Annual rate of ordinary and extra dividends paid during period	3	3
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$46,180 70	\$61,433 20
49	Occupancy	13,524 28	33,979 41
50	Advertising	2,484 87	5,004 62
51	Contributions and membership	1,763 34	175 00
52	State tax	—	4,264 48
53	Miscellaneous	26,310 20	31,102 44
54	Total of above costs per \$1,000 of deposits	9 90	11 75

ROCKPORT	SALEM		SHELBURNE	SOMERVILLE	
GRANITE SAVINGS BANK	SALEM SAVINGS BANK	SALEM FIVE CENTS SAVINGS BANK	SHELBURNE FALLS SAVINGS BANK	SOMERSET SAVINGS BANK	
\$37,889 65	\$197,047 03	\$593,871 97	\$30,208 66	\$85,551 85	1
71,027 57	493,522 96	705,088 72	58,348 13	210,059 70	2
848,727 42	20,358,268 76	12,730,421 87	1,389,350 96	2,523,785 56	3
—	1,038,492 52	2,289,649 28	12,056 49	—	4
253,544 53	8,439,435 46	11,577,656 49	164,274 56	552,834 67	5
154,958 69	3,514,068 55	4,052,421 56	102,949 25	538,608 12	6
1,806,904 06	24,215,193 46	32,745,593 64	2,212,982 99	5,795,883 43	7
112,932 32	250,320 37	531,579 87	137,084 60	48,994 63	8
37,787 60	137,148 30	351,185 72	11,580 00	145,813 41	9
—	1,316 55	2,367 52	21,889 61	—	10
—	—	—	74 00	435 20	11
5,420 71	100,671 89	95,469 09	—	12,677 45	12
1 00	—	105,032 27	9,985 73	11,314 95	13
2,495 18	2,835 65	16,301 57	1 00	1 00	14
—	—	12,958 35	282 06	5,788 80	15
\$3,331,688 73	\$58,748,322 50	\$65,809,647 92	\$4,151,068 04	\$9,931,748 77	16
\$3,007,509 98	\$50,672,892 81	\$57,665,827 07	\$3,775,243 92	\$8,581,438 68	17
27,247 00	265,133 50	590,040 00	38,018 75	269,818 25	18
—	—	—	—	—	19
1,129 87	—	10,153 47	149 00	2,949 16	20
20,743 25	526,507 32	349,389 71	23,077 22	5,000 00	21
14,164 74	58,741 78	110,781 26	9,145 38	59,742 08	22
394 72	9,162 84	13,054 05	1,248 08	6,098 06	23
117,510 00	3,491,600 00	3,510,118 51	179,876 63	363,000 00	25
3.87	6.85	6.02	4.72	4.10	26
142,989 17	3,724,284 25	3,560,283 85	124,309 06	643,762 54	27
4.71	7.31	6.11	3.26	7.27	28
\$3,331,688 73	\$58,748,322 50	\$65,809,647 92	\$4,151,068 04	\$9,931,748 77	29
2,900	23,684	32,743	4,863	10,513	30
271	2,138	6,746	268	1,316	31
229	1,986	3,585	282	1,522	32
2,942	23,836	35,904	4,849	10,307	33
\$82,257 10	\$1,624,109 70	\$1,734,946 16	\$98,459 72	\$231,506 56	34
\$912,618 35	\$8,946,902 86	\$16,127,884 20	\$854,362 38	\$2,812,559 88	35
\$886,180 68	\$8,148,930 14	\$12,358,813 00	\$803,774 52	\$2,461,641 50	36
\$1,021 00	\$2,123 00	\$1,606 00	\$778 00	\$832 00	37
7,226	45,430	90,380	7,227	25,423	38
4,129	24,288	43,466	4,338	15,161	39
406	2,452	3,716	601	741	40
\$1,806,904 06	\$24,215,193 46	\$32,745,593 64	\$2,212,982 99	\$5,795,883 43	41
\$4,450 00	\$9,876 00	\$8,812 00	\$3,682 00	\$7,821 00	42
183	261	451	145	85	43
\$112,932 32	\$250,320 37	\$531,579 87	\$137,084 60	\$48,994 63	44
\$617 00	\$959 00	\$1,178 00	\$945 00	\$576 00	45
\$135,660 18	\$2,169,294 11	\$2,416,908 12	\$156,410 82	\$395,027 63	46
3	3 5/8	3 5/16	2 3/4	3	47
\$18,247 44	\$137,646 13	\$198,571 72	\$18,003 95	\$53,806 01	48
5,880 01	18,575 49	67,176 67	1,770 03	11,405 22	49
1,128 65	23,564 20	39,957 07	729 35	5,357 59	50
687 13	4,200 00	4,017 50	95 00	764 22	51
1,493 79	18,309 64	40,368 03	—	429 43	52
8,505 80	81,337 12	86,980 17	9,310 98	43,936 54	53
11 84	5 57	7 50	7 84	13 08	54

		SOMERVILLE	SOUTH-BRIDGE
		SOMERVILLE SAVINGS BANK	SOUTHBRIDGE SAVINGS BANK
Assets			
1	Cash and items	\$108,143 12	\$56,142 89
2	Balances with banks	354,589 02	313,837 32
3	U. S. Govt. obligations, direct and fully guaranteed	7,553,207 82	5,739,116 88
4	State, county and municipal obligations	174,928 75	1,328,389 16
5	Other bonds, notes and debentures	4,519,489 77	620,320 61
6	Bank and fire insurance company stocks, etc.	1,452,810 28	857,039 54
7	Real estate loans	7,877,789 22	10,618,130 90
8	Other loans	81,819 51	131,862 26
9	Banking premises, furniture, fixtures and vaults	69,048 72	168,195 21
10	Other real estate owned, etc.	1 00	—
11	Taxes and insurance paid on mortgaged properties	6 50	354 08
12	Mortgage acquisition costs	—	—
13	Mutual Savings Central Fund, Inc.	44,813 20	31,730 79
14	Deposit Insurance Fund	31,019 66	1 00
15	All other assets	13,650 69	3,733 67
16	Total	\$22,281,317 26	\$19,868,854 31
Liabilities			
17	Deposits	\$18,899,033 27	\$17,486,337 51
18	Club deposits	414,328 50	66,220 75
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	1,352 26	19,516 18
22	Due to mortgagors	52,677 50	58,601 79
23	Mortgagors' payments not applied	136,837 38	33,089 08
24	All other liabilities	3,382 86	765 76
25	Guaranty fund	1,398,000 00	872,060 00
26	Percentage to total deposits	7.24	4.97
27	Other surplus accounts	1,375,705 49	1,332,323 24
28	Percentage to total deposits	7.12	7.59
29	Total	\$22,281,317 26	\$19,868,854 31
General Information			
30	Number of deposit accounts October 31, 1957	19,082	10,308
31	Number of deposit accounts opened during period	2,079	800
32	Number of deposit accounts closed during period	1,952	805
33	Number of accounts October 31, 1958	19,209	10,303
34	Amount of dividends paid during period	\$543,205 76	\$537,805 86
35	Amount deposited during period	\$3,363,766 18	\$3,785,234 77
36	Amount withdrawn during period	\$3,670,092 25	\$3,731,489 19
37	Average amount in each account	\$992 00	\$1,683 00
38	Number of deposits made during period	36,727	21,295
39	Number of withdrawals made during period	15,664	12,312
40	Number of real estate loans October 31	765	1,454
41	Amount of real estate loans October 31	\$7,877,789 22	\$10,618,130 90
42	Average size of real estate loans	\$10,297 00	\$7,302 00
43	Number of other loans October 31	112	149
44	Amount of other loans October 31	\$81,819 51	\$131,862 26
45	Average size of other loans	\$730 00	\$884 00
46	Gross income received during period	\$896,358 64	\$736,733 11
47	Annual rate of ordinary and extra dividends paid during period	3	3 1/4
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$95,671 80	\$56,772 02
49	Occupancy	19,044 51	17,962 79
50	Advertising	3,689 09	6,245 00
51	Contributions and membership	2,271 75	1,100 00
52	State tax	17,486 26	1,187 17
53	Miscellaneous	46,513 04	28,707 86
54	Total of above costs per \$1,000 of deposits	9 57	6 38

SPENCER	SPRINGFIELD			STONEHAM	
SPENCER SAVINGS BANK	HAMPDEN SAVINGS BANK	SPRINGFIELD FIVE CENTS SAVINGS BANK	SPRINGFIELD INSTITUTION FOR SAVINGS	STONEHAM SAVINGS BANK	
\$21,274 56	\$126,951 70	\$224,552 55	\$656,846 62	\$103,681 57	1
168,695 45	419,512 91	829,640 73	1,621,814 22	287,133 10	2
1,501,243 75	6,707,968 53	20,890,328 74	39,095,173 14	2,162,519 43	3
340,804 57	—	—	1,483,178 84	69,532 17	4
1,094,843 53	1,943,671 18	902,606 25	7,889,093 41	1,208,487 08	5
603,758 06	1,127,945 25	1,636,194 27	7,923,616 49	773,620 66	6
4,110,456 19	15,505,630 12	36,408,405 75	97,936,815 71	7,588,127 21	7
99,932 49	674,690 30	764,401 83	2,316,316 63	103,884 31	8
55,518 65	395,282 57	316,207 68	556,524 19	45,958 51	9
—	—	—	12,136 59	—	10
407 85	—	2 38	—	133 90	11
—	25,341 39	7,798 47	917 73	—	12
9,376 40	47,367 31	105,448 62	262,518 08	15,629 62	13
1 00	4,805 23	21,768 97	54,151 88	1 00	14
3,034 61	4,562 61	7,596 51	51,637 60	3,186 14	15
\$8,009,347 11	\$26,983,729 10	\$62,114,952 75	\$159,860,741 13	\$12,361,894 70	16
\$6,934,916 96	\$24,191,117 66	\$55,846,946 74	\$139,509,499 73	\$10,915,554 29	17
—	238,003 00	531,432 50	898,749 00	71,827 50	18
—	—	—	—	—	19
—	29,181 35	48,374 33	653,443 55	31 11	20
50,970 47	121,400 00	335,810 00	1,147,762 00	73,566 20	21
9,915 82	27,661 61	282,634 43	676,556 62	68,530 53	22
290 75	12,259 04	42,092 51	186,484 28	12,476 54	23
511,471 51	1,323,400 00	2,497,000 00	7,266,670 00	624,846 26	24
7.37	5.41	4.43	5.17	5.68	25
501,781 60	1,040,706 44	2,527,662 24	9,521,575 95	595,062 27	26
7.23	4.26	4.48	6.78	5.41	27
\$8,009,347 11	\$26,983,729 10	\$62,114,952 75	\$159,860,741 13	\$12,361,894 70	28
6,413	11,638	35,440	89,231	8,057	29
571	1,069	3,726	14,691	1,051	30
566	1,171	3,572	9,543	735	31
6,418	11,536	35,594	94,379	8,373	32
\$208,595 41	\$681,302 11	\$1,552,062 68	\$4,176,691 46	\$319,777 90	33
\$1,468,041 59	\$5,056,861 19	\$12,937,536 20	\$34,248,247 20	\$3,503,780 38	34
\$1,275,078 73	\$4,607,326 59	\$10,885,774 99	\$28,877,565 02	\$2,893,927 77	35
\$1,080 00	\$2,097 00	\$1,569 00	\$1,468 00	\$1,303 00	36
10,163	22,084	85,229	316,624	21,787	37
5,796	12,233	43,098	123,690	12,272	38
896	2,054	4,863	11,957	1,122	39
\$4,110,456 19	\$15,505,630 12	\$36,408,405 75	\$97,936,815 71	\$7,588,127 21	40
\$4,587 00	\$7,548 00	\$7,487 00	\$8,190 00	\$6,763 00	41
79	1,418	1,045	3,036	149	42
\$99,932 49	\$674,690 30	\$764,401 83	\$2,316,316 63	\$103,884 31	43
\$1,264 00	\$475 00	\$731 00	\$762 00	\$697 00	44
\$299,946 92	\$1,110,424 17	\$2,832,960 01	\$6,020,806 37	\$494,007 47	45
3¼	3	3	3¼	3¼	46
\$27,109 81	\$117,819 63	\$195,445 89	\$438,290 49	\$51,685 98	47
9,809 79	43,978 78	54,757 38	133,387 85	10,678 89	48
3,991 77	18,290 54	20,142 83	64,424 29	1,994 65	49
125 00	3,049 45	1,943 25	20,066 75	1,249 20	50
2,320 11	6,731 22	3,777 76	139,424 22	3,235 23	51
10,548 47	51,350 22	128,930 92	276,017 52	22,042 93	52
7 77	9 87	7 18	7 63	8 27	53
					54

		TAUNTON	
		BRISTOL COUNTY SAVINGS BANK	TAUNTON SAVINGS BANK
Assets			
1	Cash and items	\$199,839 14	\$110,181 78
2	Balances with banks	140,702 03	475,176 93
3	U. S. Govt. obligations, direct and fully guaranteed	7,145,176 82	11,786,226 82
4	State, county and municipal obligations	—	21,327 50
5	Other bonds, notes and debentures	957,213 89	1,648,750 93
6	Bank and fire insurance company stocks, etc.	933,109 82	477,224 99
7	Real estate loans	8,086,077 00	4,228,330 86
8	Other loans	95,170 63	119,929 08
9	Banking premises, furniture, fixtures and vaults	162,125 02	63,944 63
10	Other real estate owned, etc.	—	5,200 00
11	Taxes and insurance paid on mortgaged properties	1,023 28	9,780 13
12	Mortgage acquisition costs	621 76	913 92
13	Mutual Savings Central Fund, Inc.	40,219 03	37,495 01
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	2,572 28	1,076 59
16	Total	\$17,763,851 70	\$18,985,560 17
Liabilities			
17	Deposits	\$15,649,982 34	\$16,608,098 14
18	Club deposits	262,283 75	208,426 25
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	2,267 99	4,394 48
22	Due to mortgagors	122,144 07	48,294 56
23	Mortgagors' payments not applied	36,292 29	48,081 46
24	All other liabilities	3,487 79	4,052 72
25	Guaranty fund	1,018,300 00	1,226,741 10
26	Percentage to total deposits	6.40	7.29
27	Other surplus accounts	669,093 47	837,471 46
28	Percentage to total deposits	4.20	4.98
29	Total	\$17,763,851 70	\$18,985,560 17
General Information			
30	Number of deposit accounts October 31, 1957	13,518	15,233
31	Number of deposit accounts opened during period	1,485	937
32	Number of deposit accounts closed during period	1,041	1,303
33	Number of accounts October 31, 1958	13,962	14,867
34	Amount of dividends paid during period	\$439,621 59	\$472,459 07
35	Amount deposited during period	\$3,591,847 96	\$3,195,602 81
36	Amount withdrawn during period	\$3,195,623 78	\$3,237,295 06
37	Average amount in each account	\$1,121 00	\$1,117 00
38	Number of deposits made during period	25,727	22,031
39	Number of withdrawals made during period	15,016	15,156
40	Number of real estate loans October 31	1,221	514
41	Amount of real estate loans October 31	\$8,086,077 00	\$4,228,330 86
42	Average size of real estate loans	\$6,623 00	\$8,226 00
43	Number of other loans October 31	118	25
44	Amount of other loans October 31	\$95,170 63	\$119,929 08
45	Average size of other loans	\$807 00	\$4,797 00
46	Gross income received during period	\$637,286 51	\$573,551 49
47	Annual rate of ordinary and extra dividends paid during period	3	3
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$58,269 20	\$61,162 24
49	Occupancy	18,634 43	10,603 44
50	Advertising	5,181 44	861 68
51	Contributions and membership	2,873 34	2,523 06
52	State tax	1,306 19	1,041 05
53	Miscellaneous	27,221 53	10,269 69
54	Total of above costs per \$1,000 of deposits	7 13	5 14

TURNERS FALLS	UXBRIDGE	WAKEFIELD	WALTHAM	WARE	
CROCKER INSTITUTION FOR SAVINGS	UXBRIDGE SAVINGS BANK	WAKEFIELD SAVINGS BANK	WALTHAM SAVINGS BANK	WARE SAVINGS BANK	
\$52,719 59	\$38,586 62	\$123,725 19	\$171,879 44	\$64,516 92	1
160,843 54	329,482 11	558,515 20	730,134 14	1,217,124 06	2
3,589,467 32	1,322,202 23	8,298,009 63	8,872,843 86	4,385,695 14	3
—	624,530 33	451,638 06	121,478 38	2,008,699 81	4
802,720 66	2,072,211 26	843,107 34	3,054,061 40	3,868,294 19	5
492,912 83	813,662 94	1,128,705 91	1,141,137 14	2,506,791 28	6
3,458,085 65	7,485,672 43	10,250,062 07	20,866,662 94	22,983,058 81	7
66,731 00	155,551 19	72,118 92	214,511 87	313,485 41	8
56,743 64	98,894 05	49,847 50	254,215 54	264,579 62	9
61,361 42	14,232 44	—	—	73,442 84	10
110 31	15 00	—	29 25	—	11
—	5,331 86	21,381 00	9,392 88	133,459 67	12
17,862 08	21,229 35	31,277 22	54,769 81	58,299 43	13
10,000 00	1 00	7,239 16	1 00	12,985 84	14
5,495 71	383 88	3,755 35	26,831 28	82,811 72	15
\$8,775,053 75	\$12,981,986 69	\$21,839,382 55	\$35,517,948 93	\$37,973,244 74	16
\$7,737,023 28	\$11,249,052 76	\$19,113,104 56	\$31,292,192 35	\$32,294,955 38	17
21,370 50	68,562 00	117,694 00	123,416 00	140,463 50	18
—	—	—	—	—	19
78 50	851 00	—	5,942 19	1,367 00	20
18,325 49	44,432 80	142,177 57	399,206 84	453,208 84	21
15,345 46	28,802 08	337,060 93	124,246 92	993,974 26	22
2,152 57	—	12,111 05	14,302 04	4,189 48	23
580,151 22	721,000 00	1,085,000 00	1,745,000 00	1,800,000 00	24
7.48	6.37	5.64	5.55	5.55	25
400,606 73	869,286 05	1,032,234 44	1,813,642 59	2,285,086 28	26
5.16	7.68	5.37	5.77	7.04	27
\$8,775,053 75	\$12,981,986 69	\$21,839,382 55	\$35,517,948 93	\$37,973,244 74	28
6,050	7,194	14,900	17,287	14,556	29
369	630	1,756	1,905	1,056	30
373	674	1,102	1,391	956	31
6,046	7,150	15,554	17,801	14,656	32
\$221,034 15	\$351,774 55	\$553,529 35	\$936,743 23	\$1,002,415 45	33
\$1,162,051 87	\$1,923,787 97	\$6,009,710 49	\$7,706,194 36	\$4,445,414 59	34
\$1,180,042 07	\$2,113,282 91	\$4,824,127 60	\$6,178,131 33	\$4,316,496 40	35
\$1,267 00	\$1,563 00	\$1,229 00	\$1,735 00	\$2,196 00	36
13,431	14,309	39,937	43,047	20,653	37
8,954	8,620	23,024	21,909	10,078	38
593	1,439	1,535	2,264	3,160	39
\$3,458,085 65	\$7,485,672 43	\$10,250,062 07	\$20,866,662 94	\$22,983,058 81	40
\$5,831 00	\$5,202 00	\$6,678 00	\$9,217 00	\$7,273 00	41
109	265	111	200	314	42
\$66,731 00	\$155,551 19	\$72,118 92	\$214,511 87	\$313,485 41	43
\$612 00	\$586 00	\$650 00	\$1,073 00	\$998 00	44
\$301,538 79	\$521,633 93	\$762,997 32	\$1,366,845 38	\$1,448,212 96	45
3	3¼	3¼	3¼	3¼	46
\$33,417 14	\$54,048 06	\$56,058 55	\$120,389 94	\$119,795 78	47
12,399 46	13,216 49	11,508 19	29,286 26	34,662 50	48
2,919 52	3,505 17	4,424 17	14,419 70	19,199 13	49
1,385 90	1,637 22	2,931 94	5,375 58	5,212 05	50
310 61	8,307 49	—	685 97	3,774 16	51
14,100 39	22,088 28	34,155 68	58,344 31	56,159 43	52
8 32	9 08	5 67	7 27	7 36	53

		WAREHAM	WARREN
		WAREHAM SAVINGS BANK	WARREN SAVINGS BANK
Assets			
1	Cash and items	\$152,461 60	\$38,771 87
2	Balances with banks	566,588 58	143,748 98
3	U. S. Govt. obligations, direct and fully guaranteed	3,741,143 75	470,406 25
4	State, county and municipal obligations	759,303 98	—
5	Other bonds, notes and debentures	3,002,096 66	719,527 26
6	Bank and fire insurance company stocks, etc.	1,428,286 55	246,410 52
7	Real estate loans	15,856,744 71	2,171,818 27
8	Other loans	606,156 31	19,558 88
9	Banking premises, furniture, fixtures and vaults	286,501 41	44,731 83
10	Other real estate owned, etc.	—	18,029 94
11	Taxes and insurance paid on mortgaged properties	1,029 10	184 74
12	Mortgage acquisition costs	—	1,215 94
13	Mutual Savings Central Fund, Inc.	28,551 92	7,332 94
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	10,384 42	2,062 91
16	Total	\$26,439,249 99	\$3,883,801 33
Liabilities			
17	Deposits	\$23,578,938 21	\$3,348,647 35
18	Club deposits	17,924 14	83,774 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	883 42	—
22	Due to mortgagors	190,377 88	1,505 11
23	Mortgagors' payments not applied	45,024 11	169 23
24	All other liabilities	17,396 84	79
25	Guaranty fund	1,205,000 00	259,418 55
26	Percentage to total deposits	5.10	7.56
27	Other surplus accounts	1,383,705 39	190,286 30
28	Percentage to total deposits	5.86	5.54
29	Total	\$26,439,249 99	\$3,883,801 33
General Information			
30	Number of deposit accounts October 31, 1957	15,239	2,532
31	Number of deposit accounts opened during period	2,042	235
32	Number of deposit accounts closed during period	1,352	283
33	Number of accounts October 31, 1958	15,929	2,484
34	Amount of dividends paid during period	\$711,540 80	\$105,508 30
35	Amount deposited during period	\$7,753,431 64	\$601,435 61
36	Amount withdrawn during period	\$5,914,986 50	\$697,719 69
37	Average amount in each account	\$1,480 00	\$1,348 00
38	Number of deposits made during period	31,655	4,742
39	Number of withdrawals made during period	21,737	2,776
40	Number of real estate loans October 31	2,816	385
41	Amount of real estate loans October 31	\$15,856,744 71	\$2,171,818 27
42	Average size of real estate loans	\$5,630 00	\$5,641 00
43	Number of other loans October 31	398	34
44	Amount of other loans October 31	\$606,156 31	\$19,558 88
45	Average size of other loans	\$1,523 00	\$575 00
46	Gross income received during period	\$1,024,141 32	\$158,519 20
47	Annual rate of ordinary and extra dividends paid during period	3½	3¼
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$110,513 77	\$17,399 97
49	Occupancy	31,710 00	4,032 09
50	Advertising	6,684 33	886 42
51	Contributions and membership	3,759 93	40 00
52	State tax	8,883 66	2,499 75
53	Miscellaneous	41,358 60	8,233 39
54	Total of above costs per \$1,000 of deposits	8 59	9 64

WATERTOWN	WEBSTER	WELLFLEET	WEST-BOROUGH	WESTFIELD	
WATERTOWN SAVINGS BANK	WEBSTER FIVE CENTS SAVINGS BANK	WELLFLEET SAVINGS BANK	WESTBOROUGH SAVINGS BANK	WESTFIELD SAVINGS BANK	
\$116,934 64	\$53,317 79	\$21,896 96	\$42,542 02	\$228,185 91	1
382,299 05	196,307 79	134,311 40	101,493 92	216,550 10	2
6,129,580 01	5,725,961 09	927,304 68	2,354,709 51	7,465,469 25	3
—	1,031,100 29	34,820 02	361,684 30	—	4
811,274 00	2,280,631 30	24,182 01	—	1,622,879 11	5
1,120,987 57	1,273,720 66	191,716 87	335,223 57	1,629,540 35	6
15,029,082 99	7,330,722 27	2,541,028 87	5,597,029 81	17,491,452 66	7
100,837 42	153,719 70	212,848 23	70,866 27	496,466 28	8
182,329 16	265,743 06	36,556 49	36,248 60	378,667 48	9
—	30,221 76	17,001 52	—	89,477 46	10
—	273 23	763 54	—	—	11
49,141 69	—	—	—	—	12
26,315 50	30,666 30	6,505 92	14,821 26	48,992 85	13
1 00	1 00	1,968 64	1 00	1 00	14
7,493 55	2,969 40	98 03	3,935 76	23,019 79	15
\$23,956,276 58	\$18,375,355 64	\$4,151,003 18	\$8,918,556 02	\$29,690,702 24	16
\$21,475,161 82	\$16,161,721 49	\$3,772,953 12	\$7,773,919 69	\$26,515,213 52	17
46,316 00	—	17,324 50	70,145 00	194,207 25	18
—	—	—	—	—	19
11,201 43	—	4,298 02	—	1,899 48	20
297,751 31	65,257 75	—	134,792 19	147,146 38	22
137,008 00	25,301 88	13,997 79	34,883 59	48,779 06	23
16,334 67	3,929 66	7 98	1,053 26	7,151 96	24
803,400 00	865,095 00	134,400 00	422,597 26	978,850 00	25
3.73	5.35	3.54	5.39	3.66	26
1,169,103 35	1,254,049 86	208,021 77	481,165 03	1,797,454 59	27
5.43	7.76	5.48	6.13	6.73	28
\$23,956,276 58	\$18,375,355 64	\$4,151,003 18	\$8,918,556 02	\$29,690,702 24	29
13,176	10,055	2,392	6,171	17,614	30
2,058	739	603	705	4,527	31
1,539	650	227	447	1,948	32
13,695	10,144	2,768	6,429	20,193	33
\$591,529 57	\$478,627 32	\$148,528 69	\$235,667 96	\$739,546 57	34
\$6,592,468 36	\$2,810,874 93	\$968,037 32	\$2,008,120 98	\$6,992,401 05	35
\$5,499,965 73	\$2,619,476 83	\$1,018,540 25	\$1,810,045 72	\$6,363,050 63	36
\$1,553 00	\$1,593 00	\$1,363 00	\$1,209 00	\$1,303 00	37
44,591	19,954	4,997	15,333	43,670	38
19,631	9,668	5,014	9,393	21,117	39
1,805	1,321	623	935	2,684	40
\$15,029,082 99	\$7,330,722 27	\$2,541,028 87	\$5,597,029 81	\$17,491,452 66	41
\$8,326 00	\$5,549 00	\$4,121 00	\$5,986 00	\$6,518 00	42
101	140	254	116	656	43
\$100,837 42	\$153,719 70	\$212,848 23	\$70,866 27	\$496,466 28	44
\$998 00	\$1,098 00	\$837 00	\$610 00	\$757 00	45
\$917,034 52	\$640,153 84	\$187,408 50	\$357,765 42	\$1,163,781 27	46
3	3½	3¼	3¼	3	47
\$93,578 85	\$33,721 00	\$28,051 64	\$37,068 54	\$137,247 04	48
14,454 16	12,398 54	8,229 05	10,083 00	49,887 71	49
11,538 15	1,857 43	1,942 05	4,792 98	26,237 40	50
2,092 44	2,693 90	120 00	125 00	1,635 00	51
4,130 00	9,546 56	385 22	—	1,462 70	52
59,429 54	30,431 46	12,955 24	19,222 93	51,992 18	53
8 60	5 61	13 63	9 09	10 05	54

		WESTFIELD	WEYMOUTH
		WORONOCO SAVINGS BANK	EAST WEYMOUTH SAVINGS BANK
Assets			
1	Cash and items	\$178,149 32	\$16,387 16
2	Balances with banks	155,199 26	234,584 23
3	U. S. Govt. obligations, direct and fully guaranteed	4,534,484 42	3,001,657 29
4	State, county and municipal obligations	40,316 34	
5	Other bonds, notes and debentures	1,994,720 60	486,727 28
6	Bank and fire insurance company stocks, etc.	1,192,840 17	241,980 70
7	Real estate loans	12,691,843 40	1,965,989 68
8	Other loans	308,933 49	38,695 91
9	Banking premises, furniture, fixtures and vaults	292,496 31	5,703 49
10	Other real estate owned, etc.	—	—
11	Taxes and insurance paid on mortgaged properties	1,477 30	—
12	Mortgage acquisition costs	4,253 75	2,216 76
13	Mutual Savings Central Fund, Inc.	32,598 96	11,069 74
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	19,026 94	1,434 66
16	Total	\$21,446,341 26	\$6,009,447 90
Liabilities			
17	Deposits	\$19,079,775 63	\$5,288,657 17
18	Club deposits	106,533 50	—
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	—
21	Unearned discount	3,151 52	—
22	Due to mortgagors	254,394 82	—
23	Mortgagors' payments not applied	29,913 95	3,852 36
24	All other liabilities	3,335 33	548 60
25	Guaranty fund	788,100 00	376,588 95
26	Percentage to total deposits	4.11	7.12
27	Other surplus accounts	1,181,136 51	339,800 82
28	Percentage to total deposits	6.16	6.43
29	Total	\$21,446,341 26	\$6,009,447 90
General Information			
30	Number of deposit accounts October 31, 1957	14,140	3,851
31	Number of deposit accounts opened during period	2,225	435
32	Number of deposit accounts closed during period	1,856	283
33	Number of accounts October 31, 1958	14,509	4,003
34	Amount of dividends paid during period	\$533,520 66	\$159,172 00
35	Amount deposited during period	\$5,434,714 51	\$1,290,929 51
36	Amount withdrawn during period	\$4,647,872 35	\$1,107,587 41
37	Average amount in each account	\$1,297 00	\$1,321 00
38	Number of deposits made during period	58,104	8,504
39	Number of withdrawals made during period	23,558	4,934
40	Number of real estate loans October 31	1,835	346
41	Amount of real estate loans October 31	\$12,691,843 40	\$1,965,989 68
42	Average size of real estate loans	\$6,916 00	\$5,682 00
43	Number of other loans October 31	575	38
44	Amount of other loans October 31	\$308,933 49	\$38,695 91
45	Average size of other loans	\$537 00	\$1,018 00
46	Gross income received during period	\$828,595 07	\$199,017 00
47	Annual rate of ordinary and extra dividends paid during period	3	3 1/4
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$106,590 45	\$19,857 13
49	Occupancy	30,872 44	4,604 11
50	Advertising	12,272 28	21 60
51	Contributions and membership	1,072 59	253 12
52	State tax	2,369 52	—
53	Miscellaneous	55,144 24	6,708 52
54	Total of above costs per \$1,000 of deposits	10 84	5 94

WEYMOUTH		WHITINS-VILLE	WHITMAN	WILLIAMS-BURG	
SOUTH WEYMOUTH SAVINGS BANK	WEYMOUTH SAVINGS BANK	WHITINSVILLE SAVINGS BANK	WHITMAN SAVINGS BANK	HAYDENVILLE SAVINGS BANK	
\$161,295 91	\$57,820 14	\$35,606 23	\$100,676 70	\$35,107 83	1
145,284 81	202,811 47	243,357 13	474,738 26	65,677 02	2
3,966,203 59	4,001,515 99	3,774,680 84	5,172,560 33	711,622 20	3
760,118 58	650,523 89	—	81,265 70	311,674 21	4
3,622,573 90	1,044,594 85	811,168 99	799,626 53	45,325 00	5
1,173,919 93	383,829 76	610,939 07	277,456 64	20,940 10	6
12,223,162 97	10,900,783 53	6,362,371 61	7,394,525 00	2,340,117 97	7
101,873 73	83,141 36	100,981 65	73,513 13	202,087 66	8
91,998 11	126,463 88	12,030 43	21,445 54	22,379 68	9
15,242 63	—	—	7,263 04	5,500 00	10
71 10	196 64	50 70	6,319 58	1,568 97	11
27,095 03	15,281 44	—	—	—	12
28,865 86	29,223 17	23,987 21	16,996 90	6,454 96	13
1 00	1 00	1 00	1 00	1 00	14
43,830 92	1,859 70	1,817 40	2,502 53	1,044 75	15
\$22,361,538 07	\$17,498,046 82	\$11,976,992 26	\$14,428,890 97	\$3,769,501 35	16
\$20,026,169 62	\$15,378,426 64	\$10,561,049 40	\$12,487,656 57	\$3,326,179 99	17
73,594 00	68,982 00	146,175 50	230,150 50	20,867 00	18
—	—	—	—	—	19
—	—	—	—	—	20
456 54	—	248 75	3,655 12	3,896 45	21
172,986 56	93,383 00	42,180 78	61,260 21	2,485 36	22
59,599 49	39,457 53	28,254 19	22,533 73	—	23
923 55	1,636 67	5,123 54	3,937 50	610 26	24
866,269 35	829,000 00	658,264 00	887,000 00	193,300 00	25
4.31	5.36	6.15	6.97	5.78	26
1,161,538 96	1,087,160 98	535,696 10	732,697 34	222,162 29	27
5.78	7.03	5.00	5.76	6.64	28
\$22,361,538 07	\$17,498,046 82	\$11,976,992 26	\$14,428,890 97	\$3,769,501 35	29
9,729	9,279	9,055	11,257	3,345	30
1,306	840	661	1,305	283	31
722	888	737	985	267	32
10,313	9,231	8,979	11,577	3,361	33
\$632,881 32	\$473,674 34	\$300,141 08	\$376,870 50	\$95,474 49	34
\$4,994,521 82	\$3,265,476 25	\$2,043,981 04	\$2,651,300 88	\$706,830 62	35
\$3,842,785 38	\$3,157,094 90	\$2,118,282 55	\$2,369,171 47	\$754,016 11	36
\$1,942 00	\$1,665 00	\$1,176 00	\$1,078 00	\$988 00	37
27,412	18,823	17,364	23,176	5,885	38
15,574	12,116	10,381	14,288	3,402	39
1,933	1,683	1,055	1,148	651	40
\$12,223,162 97	\$10,900,783 53	\$6,362,371 61	\$7,394,525 00	\$2,340,117 97	41
\$6,323 00	\$6,477 00	\$6,030 00	\$6,441 00	\$3,594 00	42
133	120	112	96	362	43
\$101,873 73	\$83,141 36	\$100,981 65	\$73,513 13	\$202,087 66	44
\$766 00	\$692 00	\$901 00	\$766 00	\$558 00	45
\$864,540 96	\$667,332 84	\$467,747 70	\$507,434 73	\$153,885 29	46
3½	3¼	3	3¼	3	47
\$57,816 00	\$74,398 84	\$52,165 10	\$41,810 48	\$22,526 41	48
13,924 60	15,465 88	9,222 01	11,364 16	3,982 20	49
2,514 15	8,149 96	2,565 45	3,029 57	741 56	50
1,398 86	574 88	1,625 83	1,713 84	315 70	51
9,459 58	130 17	856 14	191 39	—	52
37,401 93	37,220 95	17,302 22	24,988 86	9,848 39	53
6 10	8 80	7 82	6 53	11 17	54

		WILLIAMS-TOWN	WINCHENDON
		WILLIAMSTOWN SAVINGS BANK	WINCHENDON SAVINGS BANK
Assets			
1	Cash and items	\$33,086 11	\$15,653 07
2	Balances with banks	423,626 06	346,255 02
3	U. S. Govt. obligations, direct and fully guaranteed	3,979,617 78	2,305,450 00
4	State, county and municipal obligations	224,240 72	99,333 33
5	Other bonds, notes and debentures	98,937 50	1,295,657 49
6	Bank and fire insurance company stocks, etc.	562,393 80	607,417 93
7	Real estate loans	8,324,242 64	6,138,675 80
8	Other loans	128,596 41	145,009 21
9	Banking premises, furniture, fixtures and vaults	353,613 61	42,051 37
10	Other real estate owned, etc.	17,072 00	—
11	Taxes and insurance paid on mortgaged properties	5,022 01	—
12	Mortgage acquisition costs	—	19,197 15
13	Mutual Savings Central Fund, Inc.	20,161 42	13,351 53
14	Deposit Insurance Fund	1 00	1 00
15	All other assets	3,424 93	1 00
16	Total	\$14,165,935 99	\$11,028,053 90
Liabilities			
17	Deposits	\$12,672,300 09	\$9,284,959 14
18	Club deposits	29,683 50	145,776 00
19	Borrowed money	—	—
20	Dividends on deposits, declared and unpaid	—	158,043 81
21	Unearned discount	—	—
22	Due to mortgagors	61,864 85	16,520 63
23	Mortgagors' payments not applied	—	16,805 22
24	All other liabilities	7,850 84	2,577 75
25	Guaranty fund	585,262 04	690,933 60
26	Percentage to total deposits	4.61	7.32
27	Other surplus accounts	\$17,074 67	712,437 75
28	Percentage to total deposits	6.44	7.55
29	Total	\$14,165,935 99	\$11,028,053 90
General Information			
30	Number of deposit accounts October 31, 1957	6,272	8,174
31	Number of deposit accounts opened during period	749	485
32	Number of deposit accounts closed during period	584	618
33	Number of accounts October 31, 1958	6,437	8,041
34	Amount of dividends paid during period	\$382,392 06	\$313,296 01
35	Amount deposited during period	\$3,014,046 37	\$1,261,523 78
36	Amount withdrawn during period	\$2,511,192 06	\$1,264,386 06
37	Average amount in each account	\$1,968 00	\$1,148 00
38	Number of deposits made during period	13,593	35,671
39	Number of withdrawals made during period	6,506	6,689
40	Number of real estate loans October 31	1,135	1,019
41	Amount of real estate loans October 31	\$8,324,242 64	\$6,138,675 80
42	Average size of real estate loans	\$7,334 00	\$6,024 00
43	Number of other loans October 31	111	123
44	Amount of other loans October 31	\$128,596 41	\$145,009 21
45	Average size of other loans	\$1,158 00	\$1,178 00
46	Gross income received during period	\$522,703 63	\$418,414 08
47	Annual rate of ordinary and extra dividends paid during period	3¼	3½
Classification of Expenses, Cost per \$1,000 of Deposits			
48	Salaries, fees, bonuses, etc.	\$41,231 54	\$40,133 48
49	Occupancy	19,285 42	5,582 90
50	Advertising	3,164 61	1,136 61
51	Contributions and membership	206 00	135 00
52	State tax	—	1,398 51
53	Miscellaneous	23,425 85	17,946 51
54	Total of above costs per \$1,000 of deposits	6 88	7 03

WINCHESTER	WINTHROP	WOBURN	WORCESTER		
WINCHESTER SAVINGS BANK	WINTHROP SAVINGS BANK	WOBURN FIVE CENTS SAVINGS BANK	BAY STATE SAVINGS BANK	PEOPLE'S SAVINGS BANK, IN THE CITY OF WORCESTER	
\$81,512 47	\$21,482 19	\$196,683 54	\$122,564 30	\$235,761 80	1
213,260 74	227,105 07	164,698 44	92,889 38	1,598,654 14	2
5,917,764 21	2,178,835 79	6,645,465 00	7,165,719 50	25,570,038 89	3
—	4,175 09	—	4,897 40	—	4
574,792 50	410,908 03	426,234 50	1,005,448 61	2,968,172 08	5
614,612 84	228,866 08	1,152,161 74	818,969 69	3,821,525 76	6
11,067,300 02	1,357,548 11	12,590,727 57	10,722,920 95	48,013,082 52	7
143,029 29	15,145 00	77,216 92	197,958 55	231,029 75	8
29,236 00	—	275,471 20	45,661 64	276,902 68	9
16,300 01	—	—	—	—	10
—	97 10	—	1,938 12	4,857 08	11
25,786 37	—	—	—	—	12
21,852 04	6,682 95	37,789 68	24,263 34	151,652 53	13
1 00	782 87	1 00	1 00	1 00	14
3,996 25	232 92	71,252 04	5,196 18	30,873 84	15
\$18,709,443 74	\$4,451,861 20	\$21,637,701 63	\$20,208,428 66	\$82,962,552 07	16
\$16,607,566 63	\$3,954,316 73	\$18,960,136 43	\$18,003,669 99	\$72,573,176 61	17
133,878 75	86,229 00	128,706 00	104,492 00	519,866 26	18
—	—	—	—	—	19
—	—	17,270 84	22,482 22	173,503 39	20
148,070 65	10,000 00	382,229 64	68,258 29	137,848 86	21
34,990 01	15,272 14	89,846 66	76,220 76	1,110,569 69	22
1,951 21	1,911 02	12,719 06	7,139 10	84,098 84	23
920,000 00	171,666 53	1,165,000 00	895,100 00	4,639,000 00	24
5.49	4.25	6.10	4.94	6.35	25
862,986 49	212,465 78	881,793 00	1,031,066 30	3,664,488 42	26
5.15	5.26	4.62	5.69	5.01	27
\$18,709,443 74	\$4,451,861 20	\$21,637,701 63	\$20,208,428 66	\$82,962,552 07	28
9,987	5,508	14,743	12,485	54,861	29
961	513	1,741	992	5,332	30
818	552	1,502	1,268	4,126	31
10,130	5,469	14,982	12,209	56,067	32
\$462,981 57	\$98,196 72	\$529,197 58	\$545,762 49	\$2,236,838 55	33
\$4,927,541 94	\$1,681,207 27	\$5,084,387 54	\$3,915,780 00	\$12,376,390 54	34
\$4,230,585 08	\$1,578,088 03	\$4,994,199 49	\$3,442,862 74	\$12,413,219 38	35
\$1,616 00	\$723 00	\$1,265 00	\$1,472 00	\$1,292 00	36
25,194	17,116	36,704	21,481	100,493	37
12,777	8,143	23,717	13,436	66,184	38
1,265	273	1,831	1,699	6,729	39
\$11,067,300 02	\$1,357,548 11	\$12,590,727 57	\$10,722,920 95	\$48,013,082 52	40
\$8,748 00	\$4,972 00	\$6,876 00	\$6,311 00	\$7,135 00	41
131	21	79	208	303	42
\$143,029 29	\$15,145 00	\$77,216 92	\$197,958 55	\$231,029 75	43
\$1,091 00	\$721 00	\$977 00	\$951 00	\$762 00	44
\$666,342 58	\$143,080 75	\$815,612 79	\$743,383 54	\$3,096,809 78	45
3	234	3	314	314	46
\$47,369 68	\$18,277 60	\$90,018 24	\$59,947 29	\$255,829 22	47
7,493 11	1,880 56	32,328 45	20,062 82	69,483 81	48
3,501 52	690 70	10,005 44	7,999 99	39,301 01	49
1,174 25	50 00	3,047 50	300 00	11,053 30	50
19,057 54	2,452 06	648 44	—	43,962 45	51
4 69	7,341 27	51,214 53	31,888 25	128,919 20	52
	7 59	9 81	6 64	7 50	53
					54

		WORCESTER
		WORCESTER COUNTY INSTITUTION FOR SAVINGS
Assets		
1	Cash and items	\$521,340 20
2	Balances with banks	3,031,153 45
3	U. S. Govt. obligations, direct and fully guaranteed	39,666,707 54
4	State, county and municipal obligations	415,804 44
5	Other bonds, notes and debentures	914,345 80
6	Bank and fire insurance company stocks, etc.	657,302 69
7	Real estate loans	95,619,905 75
8	Other loans	689,094 39
9	Banking premises, furniture, fixtures and vaults	844,671 92
10	Other real estate owned, etc.	72,668 42
11	Taxes and insurance paid on mortgaged properties	—
12	Mortgage acquisition costs	104,765 67
13	Mutual Savings Central Fund, Inc.	251,188 67
14	Deposit Insurance Fund	1 00
15	All other assets	453,449 73
16	Total	\$143,242,399 77
Liabilities		
17	Deposits	\$121,932,671 22
18	Club deposits	858,205 91
19	Borrowed money	—
20	Dividends on deposits, declared and unpaid	—
21	Unearned discount	347,945 27
22	Due to mortgagors	1,044,128 34
23	Mortgagors' payments not applied	3,314,504 91
24	All other liabilities	548,387 40
25	Guaranty fund	7,149,337 35
26	Percentage to total deposits	5.82
27	Other surplus accounts	8,047,219 37
28	Percentage to total deposits	6.55
29	Total	\$143,242,399 77
General Information		
30	Number of deposit accounts October 31, 1957	93,466
31	Number of deposit accounts opened during period	8,454
32	Number of deposit accounts closed during period	7,922
33	Number of accounts October 31, 1958	93,998
34	Amount of dividends paid during period	\$3,744,059 53
35	Amount deposited during period	\$26,166,095 77
36	Amount withdrawn during period	\$25,879,652 48
37	Average amount in each account	\$1,297 00
38	Number of deposits made during period	186,469
39	Number of withdrawals made during period	113,281
40	Number of real estate loans October 31	14,390
41	Amount of real estate loans October 31	\$95,619,905 75
42	Average size of real estate loans	\$6,645 00
43	Number of other loans October 31	738
44	Amount of other loans October 31	\$689,094 39
45	Average size of other loans	\$934 00
46	Gross income received during period	\$5,399,319 35
47	Annual rate of ordinary and extra dividends paid during period	3 3/4
Classification of Expenses, Cost per \$1,000 of Deposits		
48	Salaries, fees, bonuses, etc.	\$365,392 13
49	Occupancy	120,439 70
50	Advertising	35,065 12
51	Contributions and membership	4,650 00
52	State tax	19,550 09
53	Miscellaneous	267,617 59
54	Total of above costs per \$1,000 of deposits	6 62

WORCESTER		YARMOUTH	
WORCESTER FIVE CENTS SAVINGS BANK	WORCESTER MECHANICS SAVINGS BANK	BASS RIVER SAVINGS BANK	
\$412,045 28	\$212,966 12	\$287,344 88	1
981,579 31	521,041 92	181,957 33	2
29,776,034 14	15,401,850 79	5,500,821 83	3
658,042 17			4
2,546,616 43	3,166,208 26	1,428,436 91	5
2,835,481 09	1,894,038 84	504,019 90	6
62,100,776 27	33,669,744 06	12,914,882 59	7
546,452 25	250,104 41	706,462 01	8
467,190 15	140,495 62	252,193 74	9
32,790 43	5,183 61	—	10
1,445 34	—	—	11
—	561 40	—	12
121,549 74	104,774 53	27,330 14	13
—	1 00	7,522 52	14
18,797 32	10,375 13	18,565 19	15
\$100,498,799 92	\$55,377,345 69	\$21,889,537 04	16
\$87,737,325 36	\$48,518,012 78	\$19,765,083 47	17
357,404 85	280,157 50	76,182 25	18
—	—	—	19
—	—	—	20
692,421 44	197,350 37	6,052 50	21
229,485 65	188,277 16	185,887 35	22
101,220 86	34,927 03	28,711 29	23
151,347 10	11,631 13	7,751 35	24
6,085,000 00	3,325,000 00	557,661 76	25
6.91	6.81	2.81	26
5,144,594 66	2,821,989 72	1,262,207 07	27
5.84	5.78	6.36	28
\$100,498,799 92	\$55,377,345 69	\$21,889,537 04	29
64,943	27,472	10,504	30
4,004	2,172	1,948	31
4,570	2,232	1,114	32
64,377	27,412	11,338	33
\$3,578,121 77	\$1,490,161 37	\$573,902 39	34
\$18,922,624 27	\$9,069,832 37	\$6,536,386 29	35
\$15,143,398 67	\$8,554,892 22	\$5,399,244 06	36
\$1,359 00	\$1,768 00	\$1,740 00	37
160,886	59,809	26,280	38
74,181	36,355	15,615	39
9,177	4,065	1,686	40
\$62,100,776 27	\$33,669,744 06	\$12,914,882 59	41
\$6,767 00	\$8,282 00	\$7,660 00	42
517	174	508	43
\$546,452 25	\$250,104 41	\$706,462 01	44
\$1,056 00	\$1,437 00	\$1,390 00	45
\$3,835,808 19	\$2,125,275 42	\$880,440 52	46
3¼	3¼	3¼	47
\$305,058 63	\$201,695 05	\$108,152 35	48
84,547 27	69,101 40	28,479 84	49
27,927 05	19,453 14	12,324 66	50
3,185 00	8,528 62	445 00	51
51,837 29	41,785 11	1,947 15	52
232,700 29	81,254 65	44,224 49	53
8 00	8 64	9 85	54

MUTUAL SAVINGS CENTRAL FUND, INC.

STATEMENT OF CONDITION, OCTOBER 31, 1958

Assets		Liabilities	
Balances with banks	\$ 77,876 40	Deposits	\$10,127,703 63
United States Government obligations direct and fully guaranteed	10,519,870 63	Surplus	470,043 40
Total Assets	<u>\$10,597,747 03</u>	Total Liabilities	<u>\$10,597,747 03</u>

DEPOSIT INSURANCE FUND OF THE MUTUAL SAVINGS CENTRAL FUND, INC.

STATEMENT OF CONDITION, OCTOBER 31, 1958

Assets		Liabilities	
Cash and cash items	\$ 800 00	Assessments from member banks	\$36,763,945 62
Balances with banks	645,375 83	Original assessment repayable	978,785 81
United States Government obligations direct and fully guaranteed	42,504,921 90	All other liabilities	545 95
All other assets	3,593 54	Surplus	5,411,416 89
Total Assets	<u>\$43,154,694 27</u>	Total Liabilities	<u>\$43,154,694 27</u>

SAVINGS BANK INVESTMENT FUND

STATEMENT OF CONDITION, OCTOBER 31, 1958

Assets		Liabilities	
Cash	\$ 11,117 22	Shares of beneficial interest (7,170)	\$ 7,372,104 98
Investments (at cost)	7,409,291 31	Income paid in by shareholders	15,005 38
Dividends receivable	8,005 17	Net current earned income	58,731 93
Interest income accrued	30,279 29	Expenses accrued	791 97
Total Assets	<u>\$ 7,458,692 99</u>	Earned surplus	5,009 24
		Realized gain on securities	7,049 49
		Total Liabilities	<u>\$ 7,458,692 99</u>

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

STATEMENT OF CONDITION, OCTOBER 31, 1958

Assets		Liabilities	
Balances with national banks	\$ 224,160 55	Future service funds	\$11,950,111 91
United States Government obligations direct and fully guaranteed	2,252,062 26	Advance payments	310,203 11
Other bonds, notes and debentures	4,835,815 18	Other liabilities	60,005 93
Bank and Fire Insurance Company stocks	805,542 13		
Deposits in savings banks	790,000 00		
F.H.A. mortgage loans	3,071,537 78		
All other assets	341,203 05		
Total Assets	<u>\$12,320,320 95</u>	Total Liabilities	<u>\$12,320,320 95</u>

STATEMENTS RELATING TO SAVINGS BANKS INDEX

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STATEMENT No. 1

COMPARATIVE STATEMENT OF CONDITION OF ALL SAVINGS BANKS

	October 31, 1958	October 31, 1957	% of Total Assets	
			1958	1957
ASSETS				
Cash and cash items	\$28,515,602 24	\$26,131,345 13	.48	.47
Balances with banks	82,867,349 54	74,279,072 85	1.40	1.33
U. S. Government obligations direct and fully guaranteed	1,727,017,902 04	1,696,904,063 86	29.16	30.45
State, County and Municipal obligations	53,833,206 83	48,337,429 74	.91	.87
Other bonds, notes and debentures	380,792,486 65	329,185,598 67	6.43	5.91
Bank and Fire Insurance Company stocks, etc.	253,329,454 38	237,078,982 11	4.28	4.25
Real estate loans	3,277,296,469 87	3,052,172,946 01	55.35	54.77
Other loans	60,394,584 13	54,461,024 92	1.02	.98
Banking premises, furniture, fixtures and vaults	35,575,506 13	32,979,979 57	.60	.59
Other real estate owned, etc.	2,844,338 94	2,284,274 23	.05	.04
Taxes and insurance paid on mortgaged properties	322,452 24	348,759 54	.01	.01
Mortgage acquisition costs	4,398,644 28	4,192,985 90	.07	.08
Mutual Savings Central Fund, Inc.	9,557,748 43	9,560,856 45	.16	.17
Deposit Insurance Fund	1,168,527 76	1,082,072 38	.02	.02
All other assets	3,689,732 06	3,376,099 69	.06	.06
TOTAL	\$5,921,604,005 52	\$5,572,375,491 05	100.	100.
LIABILITIES			% of Total Liabilities and Surplus Accounts	
Deposits	\$5,223,380,552 62	\$4,910,484,783 99	88.21	88.12
Club deposits	35,428,370 79	37,087,101 27	.60	.67
Borrowed money	—	—	—	—
Dividends on deposits, declared and unpaid	837,797 53	794,778 46	.01	.01
Unearned discount	9,337,972 38	6,632,671 80	.16	.12
Mortgage payments not applied	32,388,683 52	23,799,742 89	.55	.43
Due to mortgagors	34,063,302 98	31,671,267 48	.58	.57
All other liabilities	3,725,237 83	2,807,918 05	.06	.05
Guaranty Fund	302,688,502 26	289,336,819 69	5.11	5.19
Surplus	279,753,585 61	269,760,407 42	4.72	4.84
TOTAL	\$5,921,604,005 52	\$5,572,375,491 05	100.	100.

STATEMENT No. 2
ANALYSIS OF EARNINGS — EXPENSES — PROFITS AND LOSSES

	Year Ending October 31, 1958
CURRENT OPERATING EARNINGS:	
(a) Interest and discounts on loans	\$143,410,437 08
(b) Interest and dividends on securities	75,021,844 70
(c) Commissions, fees, etc.	1,468,458 55
(d) Bank building income	876,865 68
(e) Real estate by foreclosure	15,712 82
(f) Other current operating earnings.	236,161 73
Gross Current Operating Earnings	\$221,029,480 56
CURRENT OPERATING EXPENSES:	
(a) Salaries, fees, bonuses, etc.	\$18,860,471 73
(b) Taxes, other than income and real estate	2,524,402 20
(c) Occupancy, maintenance bank building, furniture and fixtures, equipment	6,010,353 21
(d) Real estate by foreclosure	33,238 19
(e) Other current operating expenses	11,976,366 40
Total Current Operating Expenses	\$39,404,831 73
NET CURRENT OPERATING EARNINGS	\$181,624,648 83
TRANSFERS TO GUARANTY FUND FROM EARNINGS	11,661,209 21
NET EARNINGS AVAILABLE FOR DIVIDENDS	\$169,963,439 62
ORDINARY DIVIDENDS PAID ON DEPOSITS	\$157,111,740 11
NET EARNINGS AFTER ORDINARY DIVIDENDS	\$12,851,699 51
PROFITS ON ASSETS SOLD OR EXCHANGED	6,902,558 62
RECOVERIES AND REDUCTIONS IN ALLOCATED RESERVES	1,629,478 81
Subtotal	\$21,383,736 94
CHARGES TO SURPLUS, AND ADDITIONS TO ALLOCATED RESERVES:	
(a) On securities	\$6,537,721 87
(b) On loans	482,869 99
(c) Extra dividends paid on deposits	1,228,496 91
(d) Transfers to Guaranty Fund from Surplus	1,935,023 36
(e) All other	1,057,710 79
Total Charges to Surplus, and Additions to Allocated Reserves	\$11,241,822 92
NET PROFITS BEFORE INCOME TAXES	\$10,141,914 02
FEDERAL TAXES PAID	226,735 83
NET PROFITS AFTER INCOME TAXES	\$9,915,178 19
TRANSFERS FROM GUARANTY FUND	78,000 00
NET CHANGE FOR PERIOD	\$9,993,178 19
SURPLUS AT BEGINNING OF PERIOD*	269,760,407 42
SURPLUS AT END OF PERIOD*	\$279,753,585 61

*Includes all segregations of Surplus account, except Guaranty Fund.

STATEMENT No. 3

DIVIDENDS

Rates of dividends paid, including extra dividends, during the last ten years:

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH RATE									
	1958	1957	1956	1955	1954	1953	1952	1951	1950	1949
1½	-	-	-	-	-	-	-	-	6	11
1⅝	-	-	-	-	-	-	-	-	-	1
1¾	-	-	-	-	-	-	-	-	-	10
2	-	-	-	1	2	3	9	44	91	131
2¼	-	-	-	-	-	-	1	21	13	5
2½	-	-	1	1	1	3	16	31	28	13
2⅝	-	-	-	-	-	-	14	15	4	-
2⅞	-	1	6	10	22	39	71	63	37	18
3	-	2	2	6	5	2	11	1	-	-
3¼	4	4	19	36	46	58	22	8	4	-
3½	1	11	13	9	15	2	5	-	1	-
3⅝	71	99	120	98	82	72	35	4	3	1
3¾	-	-	-	-	-	1	-	-	-	-
4	-	1	-	-	-	-	-	-	-	-
3⅞	9	31	6	6	5	1	1	-	-	-
3⅞	84	30	17	15	6	2	3	1	-	-
3⅞	1	-	-	-	-	1	-	-	-	-
3⅞	2	1	-	2	1	-	-	-	1	-
3⅞	14	8	5	2	3	3	-	-	-	-
3⅞	-	-	-	2	-	-	-	-	-	-
4	-	-	-	1	-	1	-	-	1	-
Total	186	188	189	189	188	188	188	188	189	190
Average dividend	3.16	3.06	2.98	2.95	2.85	2.80	2.60	2.32	2.19	2.03

STATEMENT No. 4

COMPARATIVE STATEMENT OF YEARLY TRANSACTIONS OF SAVINGS BANKS

	1958	1957
ACCOUNTS¹		
Number opened during year	373,201	354,473
Number closed during year	304,739	306,587
Number open October 31	3,334,042	3,269,643
Average in each account	\$1,567 00	\$1,502 00
DEPOSITS AND WITHDRAWALS¹		
Total deposits October 31	\$5,223,380,552 00	\$4,910,484,783 00
Increase over previous year	\$312,895,769 00	\$209,909,827 00
Number of deposits during year	8,277,700	8,184,957
Number of withdrawals during year	4,337,469	4,179,302
Average deposit	\$150 34	\$142 70
Average withdrawal	\$250 42	\$263 48
Amount deposited during year	\$1,244,449,003 00	\$1,167,999,563 00
Amount withdrawn during year	\$1,086,176,173 00	\$1,101,173,939 00
LOANS		
Number of real estate loans October 31	413,184	396,350
Average real estate loan October 31	\$7,932 00	\$7,700 00
Number of personal security loans October 31	59,217	56,076
Average amount of same	\$1,020 00	\$971 00
INCOME, DIVIDENDS, ETC.		
Total income	\$221,029,480 00	\$205,000,254 00
Dividends	157,111,740 00	142,780,002 00
Extra dividends	1,228,496 00	1,323,077 00
Expenses	39,404,832 00	36,964,814 00
Federal taxes	226,736 00	278,954 00
State taxes	2,068,132 00	1,943,809 00
Credited to Guaranty Fund	13,596,233 00	13,135,035 00

¹ Does not include statistics relating to club deposits.

STATEMENT No. 5
OPERATING EXPENSES

	YEAR ENDING OCTOBER 31, 1958			1957		1956		1955		1954	
	Amount	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits
Salaries . . .	\$18,860,471 73	8.53	3.59	8.71	3.61	8.78	3.48	8.84	3.48	9.21	3.48
Occupancy . . .	6,010,353 21	2.72	1.14	2.65	1.10	2.29	.91	1.20*	.47*	1.24*	.47*
Advertising . . .	2,186,151 25	.99	.41	.91	.38	.88	.36	.86	.34	.96	.36
Contributions and Memberships . . .	619,912 79	.28	.12	.24	.10	.25	.10	.24	.09	.27	.10
State Tax . . .	2,068,132 02	.94	.39	.95	.39	.96	.38	.98	.38	.91	.34
Miscellaneous . . .	9,659,810 73	4.37	1.84	4.57	1.89	4.92	1.95	4.15	1.63	4.44	1.68
Total . . .	\$39,404,831 73	17.83	7.49	18.03	7.47	18.08	7.18	16.27	6.39	17.03	6.43

*Rent only.

STATEMENT No. 6

SURPLUS

Aggregate guaranty fund and surplus account of the savings banks on October 31, of the last five years.

YEAR	GUARANTY FUND		SURPLUS ACCOUNT		TOTAL	
	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits
1954.	\$252,665,673 45	6.20	\$229,220,231 22	5.62	\$481,885,904 67	11.82
1955.	264,378,680 92	5.95	251,153,676 87	5.65	515,532,357 79	11.60
1956.	276,481,726 15	5.83	261,738,706 79	5.52	538,220,432 94	11.35
1957.	289,336,819 69	5.85	269,760,407 42	5.45	559,097,227 11	11.30
1958.	302,688,502 26	5.76	279,753,585 61	5.32	582,442,087 87	11.08

STATEMENT No. 7

TABLE EXHIBITING THE NUMBER, CONDITION AND PROGRESS OF THE SAVINGS BANKS OF MASSACHUSETTS FROM 1954 TO 1958, INCLUSIVE

YEAR	Num-ber of Banks	Number of Deposit Accounts	Increase over Previous Year	Per-centage of Increase	Amount of Deposits	Increase over Previous Year	Per-centage of Increase	Average of Each Account	Federal Taxes Paid	State Taxes Paid	Expense of Manage-ment	Per-centage of Expense to Deposits	INCREASE IN LOANS	
													Real Estate	Personal Security
1954	188	3,113,704	41,465	1.35	\$4,072,989,561	\$277,056,374	7.30	\$1,308	\$337,191	\$1,394,690	\$26,543,737	.652	\$269,062,000	\$1,593,000
1955	189	3,178,959	65,255	2.10	4,404,674,366	331,684,805	8.14	1,385	551,046	1,692,326	28,095,630	.651	336,035,000	5,466,000
1956	189	3,221,757	42,798	1.35	4,700,574,956	265,900,590	6.72	1,459	377,688	1,806,685	32,229,783	.686	291,040,218	8,671,814
1957	188	3,269,643	47,886	1.49	4,910,484,783	209,909,827	4.47	1,502	278,954	1,943,809	36,064,814	.747	160,826,767	5,909,415
1958	186	3,334,042	64,399	1.97	5,223,380,552	312,895,769	6.37	1,567	226,736	2,068,132	39,404,832	.754	225,123,524	5,933,559

SAVINGS BANK LIFE INSURANCE

CRAWFORD H. STOCKER, JR.

Commissioner

FRANCIS D. PIZZELLA

Deputy Commissioner

EXHIBITS

COMPILED FROM THE ANNUAL REPORTS

SUBMITTED BY THE SAVINGS BANKS

TO

THE DEPARTMENT OF BANKING AND INSURANCE

AS OF THE CLOSE OF BUSINESS

OCTOBER 31, 1958

SAVINGS BANK LIFE INSURANCE

EXHIBIT A

LIST OF SAVINGS BANKS HAVING INSURANCE DEPARTMENTS AS OF OCTOBER 31, 1958

NAME OF BANK	Location	Insurance De- partment began business
Arlington Five Cents Savings Bank	Arlington	Nov. 1, 1930
Beverly Savings Bank	Beverly	June 1, 1931
Berkshire County Savings Bank	Pittsfield	Aug. 1, 1911
Boston Five Cents Savings Bank, The	Boston	Nov. 1, 1929
Boston Penny Savings Bank	Boston	Nov. 1, 1938
Brockton Savings Bank	Brockton	Nov. 1, 1938
Cambridge Savings Bank	Cambridge	Mar. 1, 1930
Cambridgeport Savings Bank	Cambridge	Nov. 1, 1924
Canton Institution for Savings, The	Canton	Nov. 1, 1934
Charlestown Savings Bank	Boston	Jan. 1, 1956
City Savings Bank of Pittsfield	Pittsfield	July 15, 1912
Essex Savings Bank	Lawrence	Jan. 15, 1949
Fall River Five Cents Savings Bank	Fall River	Nov. 1, 1931
Greenfield Savings Bank	Greenfield	Nov. 1, 1939
Grove Hall Savings Bank	Boston	Nov. 1, 1929
Holyoke Savings Bank	Holyoke	Nov. 1, 1945
Institution for Savings in Roxbury	Boston	Nov. 1, 1939
Leominster Savings Bank	Leominster	June 1, 1931
Lowell Institution for Savings	Lowell	Nov. 1, 1929
Lynn Five Cents Savings Bank	Lynn	Nov. 1, 1922
Lynn Institution for Savings	Lynn	Nov. 1, 1922
Malden Savings Bank	Malden	Feb. 10, 1954
Massachusetts Savings Bank	Boston	Nov. 1, 1925
New Bedford Institution for Savings	New Bedford	July 15, 1930
Newton Savings Bank	Newton	Mar. 1, 1937
North Adams Savings Bank	North Adams	Feb. 29, 1924
People's Savings Bank of Brockton	Brockton	Nov. 2, 1908
Plymouth Five Cents Savings Bank	Plymouth	Nov. 1, 1934
Salem Five Cents Savings Bank	Salem	Nov. 1, 1951
Somerville Savings Bank	Somerville	Nov. 1, 1940
Springfield Five Cents Savings Bank	Springfield	Nov. 1, 1944
Suffolk Franklin Savings Bank	Boston	Nov. 1, 1941
Uxbridge Savings Bank	Uxbridge	Mar. 10, 1931
Waltham Savings Bank	Waltham	Nov. 1, 1925
Whitman Savings Bank	Whitman	June 22, 1908
Willey Savings Bank	Boston	Apr. 14, 1931
Worcester County Institution for Savings	Worcester	Mar. 1, 1948
Worcester Mechanics Savings Bank	Worcester	Nov. 1, 1952

NOTE — Copies of the individual statements supporting the composite figures shown in Exhibits B, C and D may be obtained from the Division of Savings Bank Life Insurance, 47 Franklin Street, Boston, Massachusetts.

SAVINGS BANK LIFE INSURANCE

EXHIBIT C

AGGREGATE STATEMENT OF INCOME AND DISBURSEMENTS OF INSURANCE
DEPARTMENT OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1958

Ledger Assets, October 31, 1957	\$134,099,359	40
Income:		
Life premiums { Level	12,156,534	53
{ Group	799,968	08
Dividends to purchase paid-up additions	1,062,944	71
Annuity premiums	554,426	63
Total premium income	\$14,573,873	95
Received for supplementary contracts	853,648	43
Dividends left to accumulate at interest	643,973	94
Interest and rents	5,326,133	72
Collection fees received from other banks	147,172	34
Unification of mortality	169,197	68
Suspense income	136,921	80
Miscellaneous income	229	70
Profit on sale or maturity of securities	42,969	74
Increase in book value ledger assets	362,207	53
Total income	\$22,256,328	83
Amount carried forward	\$156,355,688	23
Disbursements:		
Death claims	\$3,542,663	00
Matured endowments	420,539	00
Disability claims	18,936	34
Annuity payments	680,613	27
Surrender values	2,001,410	32
Dividends	3,131,707	09
Payments on supplementary contracts	852,746	37
Dividend accumulations surrendered	305,263	38
Collection fees	284,731	11
Medical fees	50,919	20
Salaries	947,807	35
Rent	77,239	26
State tax	220,155	73
Federal tax	184,661	00
Social security and unemployment tax	23,759	99
Advertising, printing, postage, etc.	166,596	38
Furniture and fixtures	19,228	71
Miscellaneous expenses	275,990	55
Unification of mortality	169,197	68
Interest on special expense guaranty fund	156	40
Miscellaneous interest payments	4,467	83
Other disbursements	11,222	14
Loss on sale of securities	18,128	73
Reduction in book value ledger assets	574	00
Paid to Saving Bank Life Insurance Council	598,000	00
Paid to Treasurer of the Commonwealth	122,060	64
Paid to General Insurance Guaranty Fund	32,263	34
Total disbursements	\$14,161,038	81
Ledger Assets, October 31, 1958	\$142,194,649	42

SAVINGS BANK LIFE INSURANCE

EXHIBIT D

**AGGREGATE STATEMENT OF POLICY ACTIVITY (INCLUDING GROUP INSURANCE)
OF INSURANCE DEPARTMENTS OF SAVINGS BANKS FOR
YEAR ENDING OCTOBER 31, 1958**

	LEVEL		GROUP		TOTALS	
	No.	Amount	No.*	Amount	No.	Amount
In force Oct. 31, 1957	477,962	\$563,775,132	31,171	\$52,893,150	509,133	\$616,668,282
New Issues	23,278	49,234,615	768	1,668,500	24,046	50,903,115
Revivals	140	285,669	—	—	140	285,669
Increases	—	2,512,778	532	3,289,650	532	5,802,428
Terminations:						
Death	2,871	3,118,238	266	393,650	3,137	3,511,888
Disability	—	—	6	14,500	6	14,500
Maturities	499	421,142	—	—	499	421,142
Expiries	1,231	1,283,755	1,974	1,870,400	3,205	3,154,155
Surrenders	8,147	8,462,253	—	—	8,147	8,462,253
Lapses	1,635	3,016,860	—	—	1,635	3,016,860
Decreases	—	2,862,124	—	—	—	2,862,124
Withdrawals	—	—	1,602	1,782,900	1,602	1,782,900
In force Oct. 31, 1958	486,997	596,643,822	28,623	53,789,850	515,620	650,433,672

*Represents the certificate holders of master group policies.

There are also in force as of October 31, 1958, 11,078 annuity contracts representing annual payments of \$1,416,137.38.

EXHIBIT E

**GENERAL INSURANCE GUARANTY FUND
Principal Office: 47 Franklin Street, Boston**

Organized July 30, 1907

Commenced business June 22, 1908

Crawford H. Stocker, Jr., *President*G. Churchill Francis, *Vice President*G. Churchill Francis, *Treasurer*Robert A. MacLellan, *Asst. Treas. and Clerk*

Board of Trustees: G. H. Beever, G. C. Francis, D. England, Jr., J. J. Marshall, R. A. MacLellan, C. H. Stocker, Jr., D. F. Sullivan

**STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE
YEAR ENDING OCTOBER 31, 1958**

Ledger Assets, October 31, 1957 \$1,288,255 88

RECEIPTS

Net interest on investments in U. S. Treasury Bonds	\$34,864 61	
Unification of mortality payments from insurance banks	169,197 68	
Payments from insurance banks to General Insurance Guaranty Fund	32,263 34	236,325 63
		\$1,524,581 51

DISBURSEMENTS

Unification of mortality payments to insurance banks	\$169,197 68	
Reimbursement to State under Chapter 178, Section 17	1,968 36	
Miscellaneous expense	552 98	171,719 02
Ledger Assets, October 31, 1958		\$1,352,862 49

SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1958

U. S. Treasury Securities	\$1,329,876 30
Deposit balance in National Bank	22,986 19
Total Ledger Assets	\$1,352,862 49

SAVINGS BANK LIFE INSURANCE

EXHIBIT F

SAVINGS BANK LIFE INSURANCE COUNCIL
STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
OCTOBER 31, 1958

Ledger Assets — October 31, 1957	\$106 03
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RECEIPTS

Payments from insurance banks to Savings Bank Life Insurance Council	598,000 00
	<u>\$598,106 03</u>

DISBURSEMENTS

Salaries	\$238,514 56
Rent	38,276 59
Social security and unemployment tax	5,862 98
Advertising, printing, postage, etc.	198,615 48
Furniture and fixtures	83,382 27
Miscellaneous expense	33,169 68
	<u>597,821 56</u>

Ledger Assets — October 31, 1958	<u>\$284 47</u>
----------------------------------	-----------------

SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1958

Suspense credit balance	\$43,323 10*
Deposit in banks	43,607 57
	<u>86,930 67</u>
Total	<u>\$284 47</u>

*Deduction.

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Massachusetts. Bank Commissioner.

Annual report.

WITHDRAWN

WITTEDRA **

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending December 31, 1958

SECTION D
RELATING TO
TRUST COMPANIES AND CERTAIN
OTHER FINANCIAL INSTITUTIONS

WITHDRAWN

The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

109 State House, Boston

COMMISSIONER OF BANKS

Edward A. Counihan, III

DEPUTY COMMISSIONER OF BANKS

Daniel J. O'Connor

CHIEF DIRECTOR OF BANK EXAMINATIONS

Patrick J. Moynihan, C.P.A.

DIRECTOR OF TRUST COMPANY EXAMINATIONS

Frank A. Hannan

ASSISTANT DIRECTOR OF TRUST COMPANY EXAMINATIONS

George W. Barron

DIRECTOR OF RESEARCH AND STATISTICS

George C. Mansfield

SENIOR ATTORNEY

John P. Clair

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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
STATE HOUSE, BOSTON, APRIL 1, 1949

TO THE HONORABLE SENATE AND HOUSE OF
REPRESENTATIVES OF THE COMMONWEALTH
OF MASSACHUSETTS:

Pursuant to the provisions of General Laws, Chapter 167, Section 9, as most recently amended by section 1 of Chapter 592 of the Acts of 1949, I have the honor of submitting to you herewith, the annual report of the Commissioner of Banks relating to Trust Companies and Certain Other Financial Institutions for the year ending December 31, 1958.

In accordance with the amended provisions of the above mentioned statute, a report will be rendered each year embracing a review of pertinent facts, figures and conditions pertaining to all institutions under the supervision of this department. This report will cover a calendar year.

In addition, reports pertaining to particular types of supervised institutions will be submitted each year. These reports, which will include statements of condition and miscellaneous statistical data relating to the institutions individually and collectively, will cover yearly periods ending in the months indicated in the following table:

Co-operative Banks and Savings and Loan Associations	April
Credit Unions	June
Savings Banks and Institutions for Savings	October
Trust Companies and Certain Other Financial Institutions	December

Respectfully,

Edward A. Coughlin, III

COMMISSIONER OF BANKS

TRUST COMPANIES

The Pilgrim Trust Company of Boston converted to a national bank on April 18, 1958 and the Springfield National Bank merged with the Union Trust Company of Springfield, as of the close of business January 17, 1958, under the charter of the Trust Company, the name being changed to the Valley Bank and Trust Company.

The Chelmsford Bank and Trust Company of Chelmsford opened for business on January 6, 1958 and the Dedham Trust Company of Dedham on January 13, 1958.

The total resources of Massachusetts Trust Companies as of December 31, 1958, numbering sixty, amounted to \$1,994,147,000, a gain of \$126,773,000, for the year of 1958. A large part of this increase is attributable, however, to assets acquired by the merger of a national bank with a trust company, less the loss sustained by the conversion of a trust company to a national bank. Disregarding the extraordinary increase that occurred from this source, the gain in resources of all trust companies was very substantial. Total capital accounts amounted to \$195,623,000, larger by \$11,750,000, than the total shown on December 31, 1957.

Net current earnings before income taxes for the year 1958 suffered a material reduction as compared with the year of 1957. Gross earnings were better by \$4,711,507, every category greater than the corresponding figure for 1957 but not enough to cope with the ever increasing cost of doing business. Income taxes paid or due to federal and state governments amounted to \$14,649,195, an increase of \$3,210,074, or about 48% of net profits, which amounted to \$30,441,867, a gain of \$6,355,434, or over 26%. Dividends paid to stockholders in 1958 amounted to \$7,800,068, an increase of close to \$600,000, representing a distribution of 49.39% of net profits after taxes.

The percentage of net capital funds to total net assets on December 31, 1958 was 8.84%, a slight decrease from the percentage of 9% shown on December 31, 1957, but still larger than the average percentage for the past ten years.

COMMERCIAL DEPARTMENTS

The total resources of commercial departments of trust companies on December 31, 1958 amounted to \$1,717,228,000, a gain of \$100,715,000 for the year of 1958. All types of deposits increased except those of the U. S. Government, the total increase amounting to \$85,972,000. Cash on hand, due from other banks, and U. S. Government obligations, amounting to \$861,834,000 were \$90,438,000 greater than the aggregate amount of similar assets on December 31, 1957, and were 50.19% of total assets. Total loans were somewhat lower but installment loans continue their uninterrupted growth, and have reached a figure of \$154,121,000 or nearly 9% of total resources of this department.

SAVINGS DEPARTMENTS

The total resources of the fifty-five savings departments of trust companies on December 31, 1958 amounted to \$276,919,000, an increase of \$26,058,000 since December 31, 1957. Even though a large part of this gain is the result of a merger and conversion, it still represents quite a substantial gain for the second consecutive year and appears to indicate a reversal of the downward trend that has existed since 1946.

The recent growth of these departments was due in large measure undoubtedly to the higher level of interest rates now being paid to depositors and also, perhaps, to the realization of management that these departments serve a worthwhile and profitable purpose; that from the standpoint of public relations they are indispensable and an important feeder to other departments and activities of the bank. From 1948 to 1956 not more than four of these departments were paying over 2-1/4%--in 1948, 1949, and 1950, there were none. In 1957, twenty-one of these departments, and in 1958 twenty-five, were paying more than 2-1/4% while ten were paying more than 2-3/4%, most of these, if not all on a current 3% basis. The average interest rate has risen from 1.17% in 1948 to 2.29% in 1958. Cash, due from banks, and U. S. Government bonds totalled \$113,541,000, an increase of \$13,728,000, and bear a ratio to aggregate assets of 41%. The increase in assets was invested in U. S. Government obligations, other public funds and in real estate loans. Capital accounts, including the guaranty fund which constitutes over 56% of the total capital accounts and which is available solely for the absorption of losses in savings departments, now aggregate \$21,267,000, and bear a ratio of 8.46% to total deposits.

As additional protection to depositors in both the savings and commercial departments, all but four of the trust companies in this state provide insurance in the Federal Deposit Insurance Corporation, whereby the accounts of each depositor are insured in the aggregate amount of \$10,000.

TRUST DEPARTMENTS

The resources of trust departments on December 31, 1958 aggregated \$2,566,064,000, based on values carried on the books of the banks, a gain of \$177,684,000. The steady and substantial growth of these departments and the competence and dedication exhibited in their administration merit the pride and confidence of all. They are making an important contribution to the economy of the state and nation.

There are forty trust companies that have been authorized to exercise fiduciary functions that are actually so engaged. There are thirty trust companies that have agency or custodian accounts in regard to which certain ministerial and agency functions are performed, usually by trust department personnel. This group of banks carry the assets of agency accounts on their books at \$4,080,710,000, an increase over 1957 of \$349,878,000.

Fourteen trust companies had \$372,383,000 of assets as transfer, escrow, bond and coupon paying agent, registrar, depository, or in similar trustee or agency capacities.

COMPARATIVE FIGURES RELATING TO ALL TRUST COMPANIES ON DECEMBER 31, 1958
AND DECEMBER 31, 1957
(Amounts shown in thousands.)

	1958	1957	Increase
Number of trust companies	60	59	1
Members of Federal Deposit Insurance Corporation	56	55	1
Members of Federal Reserve System	23	24	1*
Commercial Departments:			
Capital Stock	\$ 51,142	\$ 50,866	\$ 276
Surplus, undivided profits and reserves ¹⁻²	123,214	112,971	10,243
Deposits	1,506,972	1,421,001	85,971
Total assets	1,717,228	1,616,513	100,715
Savings Departments:			
Guaranty Fund, profit and loss and reserves ³	21,268	20,036	1,232
Deposits	251,370	227,208	24,162
Total assets	276,919	250,861	26,058
Trust departments, total assets	2,566,064	2,388,380	177,684
Total resources in all departments	4,560,211	4,255,754	304,457

* Decrease

¹ Includes earnings retained in trust departments.

² Includes valuation reserves (1958) \$19,314; (1957) \$15,625.

³ Includes valuation reserves (1958) \$1,897; (1957) \$1,666.

REDUCTION OF PREFERRED STOCK

Date Approved	Name of Bank	Amount Reduced	Total Preferred Stock Outstanding	Total Common Stock Outstanding	Total Capital Stock Outstanding
July 14, 1958	Hadley Falls Trust Com- pany, Holyoke	\$600,000	---	\$1,000,000	\$1,000,000

INCREASES OF COMMON STOCK

Date Approved	Name of Bank	Increase Approved	Authorized Capital
Jan. 6, 1958	Chelmsford Bank and Trust Company, Chelmsford	\$100,000	\$100,000
Jan. 13, 1958	Dedham Trust Company, Dedham	125,000	125,000
Jan. 15, 1958	Saugus Trust Company, Saugus	25,000	125,000
Feb. 6, 1958	Randolph Trust Company, Randolph	50,000	200,000
Feb. 7, 1958	Dedham Trust Company, Dedham	25,000	150,000
Feb. 20, 1958	Chelmsford Bank and Trust Company, Chelmsford	30,000	130,000
July 14, 1958	Hadley Falls Trust Company, Holyoke	60,000	1,000,000
Nov. 7, 1958	Guaranty Trust Company, Waltham	41,000	250,000
Dec. 11, 1958	Wakefield Trust Company, Wakefield	100,000	200,000

REDUCTION OF COMMON STOCK

Effective Date	Name of Bank	Amount of Decrease
Apr. 18, 1958	Pilgrim Trust Company (Merged with Merchants National Bank of Boston)	\$1,500,000

NEW TRUST COMPANIES COMMENCING BUSINESS

Commenced Business	Name of Bank	Location
Jan. 6, 1958	Chelmsford Bank and Trust Company, Chelmsford	44 Central Square
Jan. 13, 1958	Dedham Trust Company, Dedham	567 High Street

BRANCH OFFICES AUTHORIZED

Date Authorized	Name of Bank	Location
Jan. 17, 1958	Valley Bank and Trust Company, Springfield	1531 Main Street
Jan. 17, 1958	Valley Bank and Trust Company, Springfield	51 Springfield Street, Agawam
Jan. 17, 1958	Valley Bank and Trust Company, Springfield	526 Sumner Avenue
Jan. 17, 1958	Valley Bank and Trust Company, Springfield	144 Main Street, Indian Orchard
Jan. 17, 1958	Valley Bank and Trust Company, Springfield	9 Libcar Street
Jan. 17, 1958	Valley Bank and Trust Company, Springfield	398 Longmeadow Street, Longmeadow
Jan. 17, 1958	Valley Bank and Trust Company, Springfield	Parker Street and Wilbraham Road
Jan. 17, 1958	Valley Bank and Trust Company, Springfield	794 State Street
May 26, 1958	Wakefield Trust Company, Wakefield	American Mutual Insurance Company Building, off North Avenue
May 26, 1958	Beverly Trust Company, Beverly	Walnut Road, South Hamilton
June 26, 1958	Valley Bank and Trust Company, Springfield	315 Boston Post Road
Aug. 15, 1958	Naumkeag Trust Company, Salem	Central Street
Dec. 15, 1958	Gardner Trust Company, Gardner	Main Street, Westminster
Dec. 15, 1958	Hadley Falls Trust Company, Holyoke	Fairview Section, Chicopee
Dec. 18, 1958	Guaranty Trust Company, Waltham	424 Trapelo Road
Dec. 29, 1958	Depositors Trust Company, Medford	Depot Square, Lexington

CHANGES IN LOCATION AUTHORIZED

Date Authorized	Name of Bank	Location
June 26, 1958	Bristol County Trust Company, Taunton (Branch Office)	28 Jefferson Street
June 26, 1958	Valley Bank and Trust Company, Springfield (Branch Office)	1910-1920 Wilbraham Road
Aug. 15, 1958	Valley Bank and Trust Company, Springfield (Branch Office)	461-463 Sumner Avenue
Dec. 15, 1958	Valley Bank and Trust Company, Springfield (Branch Office)	185-191 Main Street Indian Orchard

CORPORATIONS SUBJECT TO CHAPTER 172A OF THE GENERAL LAWS

Date Authorized	Name of Bank	Location
June 26, 1958	Industrial City Bank and Banking Company, Worcester	Harding and Ellsworth Streets

LEGISLATION ENACTED RELATING TO TRUST COMPANIES
AND CERTAIN OTHER FINANCIAL INSTITUTIONS
ACTS OF 1958

CHAPTER	AMENDMENTS TO	DESCRIPTION
47	G. L., C. 167, s. 2A	Authorizing the Commissioner of Banks to call a meeting of the board of directors of any banking institution.
58	G. L., C. 266, s. 54	Providing a penalty for all banking institutions receiving deposits while insolvent.
100	G. L., C. 168, s. 48 Par. 1, 3, 4, and 5	Relating to investments by savings banks in certain stocks of fire and casualty companies (affecting G. L., C. 172, s. 61).
109	G. L., C. 167, s. 20	Provisions of law relative to lost pass books not to apply to deposits of less than twenty-five dollars if depositor or shareholder agrees in writing to indemnify bank against loss.
131	G. L., C. 168, s. 34	Authorizing savings banks to invest an amount equivalent to ten per cent of total deposits beyond the seventy per cent limit in insured or guaranteed mortgage loans (affecting G. L., C. 172, s. 61).
135	G. L., C. 172, s. 74	Providing that the required reserve of trust companies may consist in part of balances due from certain trust companies insured by the Federal Deposit Insurance Corporation.
179	G. L., C. 121, s. 41	Requiring banks to furnish certain information to public welfare officials.
213, s. 1, 2	G. L., C. 167, s. 53A (New)	Certain exculpatory provisions contained in agreements entered into on or after March 28, 1958 between depositors and banking institutions declared against public policy and void.
283	G. L., C. 200A, s. 5	Extending the scope of the abandoned property law.
603, s. 18	G. L., C. 63, s. 12	Exempting deposits invested by the savings departments of trust companies in bonds or notes of the Massachusetts State Office Building Association from the deposit excise tax.
606, s. 24	G. L., C. 63, s. 12	Exempting deposits invested by the savings departments of trust companies in bonds of the Massachusetts Parking Authority from the deposit excise tax.
654	G. L., C. 167, s. 2	Authorizing an increase in the charges for examinations of banks.

RULES AND REGULATIONS

There are listed below regulations of the Commissioner of Banks promulgated subsequent to January 1, 1958:

February 1, 1958	Deposit of securities for safekeeping with commercial banks by savings banks.
June 4, 1958	Investment by savings departments of trust companies in loans guaranteed in part by the Veterans Administration and secured by liens on property located outside the Commonwealth of Massachusetts.
June 4, 1958	Investment by savings departments of trust companies in loans insured by the Federal Housing Commissioner (Administrator) and secured by liens on property located outside the Commonwealth of Massachusetts.
July 30, 1958	Amendment to regulations promulgated on February 1, 1958 relative to deposit of securities for safekeeping with commercial banks by savings banks.

CORPORATIONS SUBJECT TO CHAPTER 172A OF THE GENERAL LAWS

There were only four corporations doing business under this statute on December 31, 1958. The total assets of these institutions amounted to \$12,627,000, an increase of \$1,568,000 since December 31, 1957. One of these companies is a Morris Plan company, and the other three are banking companies, two of which have their deposits insured up to \$10,000 by the Federal Deposit Insurance Corporation.

TRANSMISSION AGENCIES

Transmission of money to foreign countries during 1958 by those holding licenses under Chapter 169 of the General Laws, amounted to \$1,117,456, a decrease of \$18,076.

There were on December 31, 1958 seven licenses in force to transact this type of business. The deposits of customers of these agencies are protected by surety or collateral bonds in the custody of the State Treasurer. Their other assets are not under the supervision of the Commissioner.

OTHER INSTITUTIONS SUBJECT TO SUPERVISION AND EXAMINATION

The Massachusetts Hospital Life Insurance Company, Brown Brothers Harriman & Company, Bay State Corporation, and Shawmut Association, the last two corporations operating as holding companies and owners of the majority of the capital stock in two groups of trust companies and national banks, are supervised and examined by the Commissioner in accordance with statutory authority. The assets of these institutions including the various trust funds administered total \$339,134,673.55.

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OF
TRUST COMPANIES
SHOWING
LOCATIONS OF MAIN OFFICES
AND BRANCHES
NAMES OF PRESIDENT, TREASURER
DIRECTORS AND MEMBERS OF
INVESTMENT COMMITTEE
AND
CORPORATIONS SUBJECT TO CHAPTER 172A
OF THE GENERAL LAWS

ATHOL

ATHOL BANK AND TRUST COMPANY
384 MAIN STREET

A. J. McKenna PRESIDENT	G. C. Hancock TREASURER
----------------------------	----------------------------

DIRECTORS

H. C. Adams	*H. R. Mahar
C. C. Carbone	T. S. Mann
*E. F. Cetto	*A. J. McKenna
*J. G. Gagliardi	*J. F. Paquet
William Garbose	B. C. Rubino
G. R. Girardi	*Joseph Schulhoff
M. J. Grossman	J. E. Stowell
G. C. Hancock	

ASSETS

Commercial Department	\$ 902,553.97
Savings Department	385,171.49

ATTLEBORO

ATTLEBORO TRUST COMPANY
8 NORTH MAIN STREET

S. M. Gower, Jr. PRESIDENT	H. C. MacKell TREASURER
-------------------------------	----------------------------

DIRECTORS

E. H. Augat	G. E. Nerney
J. F. Bannon	R. V. Schlenker
W. H. Bannon	*L. B. Smith
*C. W. Cederberg	*W. N. Stevenson
*L. S. Chilson	*H. H. Sweet
E. R. Farrell, Jr.	G. L. Williams
*S. M. Gower, Jr.	*J. E. Winter
A. A. Ley	C. R. Yeager
J. W. McIntyre	

ASSETS

Commercial Department	\$9,035,681.64
Savings Department	3,763,780.26
Trust Department	1,212,735.38

BEVERLY

BEVERLY TRUST COMPANY
165-167 CABOT STREETBRANCH OFFICES
721 HALE STREET, BEVERLY FARMS
37 RAILROAD AVENUE, HAMILTON
325 BROADWAY, LYNNFIELD
WALNUT ROAD, HAMILTON

R. H. Corning PRESIDENT	G. J. Connors TREASURER
----------------------------	----------------------------

DIRECTORS

R. C. Broderick	H. H. Irving
*R. H. Corning	Oscar Kanter
*H. L. Desjardins	*G. S. McIntire
C. H. Glovsky	A. G. Means
R. H. Gove	L. C. Murch
*J. P. Hurd	*R. C. Southwick

ASSETS

Commercial Department	\$6,074,343.50
Savings Department	5,276,935.00
Trust Department	81,381.12

BOSTON

BOSTON SAFE DEPOSIT & TRUST COMPANY
100 FRANKLIN STREET

William W. Wolbach PRESIDENT	R. E. Bennink TREASURER
---------------------------------	----------------------------

DIRECTORS

V. R. Alden	Ralph Lowell
W. A. Barron, Jr.	George Olmsted, Jr.
G. W. Blakeley, Jr.	J. R. Quarles
F. W. Capper	D. P. Robinson, Jr.
W. C. Chick	J. E. Rogerson
D. C. Crockett	C. F. Rowley
Edward Dane	E. C. Rust
C. F. Eaton, Jr.	E. A. Taft
J. L. Higgins, Jr.	Alexander Wheeler
R. R. Higgins	W. W. Wolbach
D. J. Hurley	

ASSETS

Commercial Department	\$ 86,703,267.09
Trust Department	455,808,467.55

CITY BANK & TRUST COMPANY
175 WASHINGTON STREET

Rubin Epstein PRESIDENT	Earl E. Archibald TREASURER
----------------------------	--------------------------------

DIRECTORS

H. R. Brownson	B. F. Moody
*Leon Cangiano	*S. W. Poorvu
V. M. Cantella	W. C. Rowe
Martin DeMatteo, Jr.	R. L. Rutherford
W. P. Dugan	*S. H. Swift
*Rubin Epstein	Frances Tomasello
St. Clair E. Hale	V. P. Wilbur
Maurice Krasner	M. J. Zabarsky
*Harry Marks	

ASSETS

Commercial Department	\$ 14,521,695.45
Savings Department	1,416,505.78

FIDUCIARY TRUST COMPANY
10 POST OFFICE SQUARE

R. H. Gardiner PRESIDENT	J. O. Bangs TREASURER
-----------------------------	--------------------------

DIRECTORS

J. B. Ames	R. M. P. Kennard
J. O. Bangs	R. T. Lyman, Jr.
W. H. Best	E. F. MacNichol
Samuel Cabot, Jr.	E. H. Osgood
W. H. Churchill	R. C. Paine
C. K. Cobb	W. A. Parker
R. H. Gardiner	M. D. Perkins
C. J. Gilbert	P. H. Theopold
F. C. Gray	J. N. White
H. R. Guild	R. G. Wiese
D. H. Howie	R. B. Williams

ASSETS

Commercial Department	\$ 12,696,564.55
Trust Department	117,487,311.04

*Savings Department Investment Committee Member.

THE NEW ENGLAND TRUST COMPANY
135 DEVONSHIRE STREET

BRANCH OFFICE
99-101 NEWBURY STREET

C. R. Burgin
PRESIDENT

J. W. Pillsbury
TREASURER

DIRECTORS

W. T. Aldrich	K. W. Marriner
J. D. Anthony	Roger Pierce
E. D. Brooks	W. L. Pierce
C. R. Burgin	T. T. Pond
F. J. Carey	C. O. Richardson
R. L. Frothingham	E. G. Roos
J. F. Gerrity	H. L. Shattuck
M. L. Harris	W. K. Shaw, Jr.
B. F. Jaques	H. G. Simonds
H. C. Jones	Myles Standish, Jr.
Phillips Ketchum	P. W. Stocker
L. M. Little	F. C. Welch
A. P. Loring	

ASSETS

Commercial Department \$ 82,386,088.50
Trust Department. 309,545,082.36

OLD COLONY TRUST COMPANY
1 FEDERAL STREET

BRANCH OFFICE
45 MILK STREET

A. H. Parker, Jr.
PRESIDENT

D. W. Swigart
TREASURER

DIRECTORS

J. S. Ames, Jr.	G. P. Gardner
Frederick Ayer	C. S. Hart
S. C. Badger	Amor Hollingsworth, Jr.
G. R. Brown	J. E. Lawrence
F. H. Burr	H. M. Leen
C. C. Cabot	J. W. Lund
A. J. Casner	J. R. Morss
F. C. Church	J. T. Noonan
A. L. Coburn, Jr.	A. H. Parker, Jr.
T. J. Coolidge	Q. A. Shaw, Jr.
C. H. Cox	Oliver Wolcott
Robert Cutler	C. A. Wood
B. K. Elliott	

ASSETS

Commercial Department \$ 12,035,390.58
Trust Department. 959,995,643.43

SECOND BANK-STATE STREET
TRUST COMPANY
111 FRANKLIN STREET

BRANCH OFFICES

587 BOYLSTON STREET
711 BOYLSTON STREET
24 FEDERAL STREET
130 MASSACHUSETTS AVENUE
CORNER ARLINGTON & PROVIDENCE STREETS
CORNER STATE & CONGRESS STREETS

W. D. Ireland
PRESIDENT

E. A. Bullard
TREASURER

DIRECTORS

Robert Baldwin	W. D. Ireland
*T. P. Beal	P. M. Morgan
E. L. Bigelow	Robert Proctor
H. M. Bliss	H. S. P. Rowe
A. C. Brett	Richard Saltonstall
E. W. Brewster	*W. B. Snow
R. F. Burkard	S. J. Thorup
G. A. Butts	William Webster
W. H. Claflin	L. F. Whittimore
F. M. Forbes, Jr.	*Moses Williams
E. B. Hanify	J. J. Wilson
H. P. Hood	A. S. Woodworth
C. M. Hutchins	

ASSETS

Commercial Department \$423,293,513.54
Savings Department 3,644,275.56
Trust Department 396,884,803.75

UNITED STATES TRUST COMPANY
30 COURT STREET

BRANCH OFFICES

475 BLUE HILL AVENUE
1603 BLUE HILL AVENUE

A. R. Morse
PRESIDENT

John Morse
TREASURER

DIRECTORS

*D. J. Boylan	*A. R. Morse
*F. S. Deland	John Morse
*A. H. Dolben	J. R. Morse
*H. B. Ehrmann	*Henry Penn
P. W. Fitzpatrick	G. F. Wallburg
*J. M. Graham	

ASSETS

Commercial Department \$51,804,863.86
Savings Department 3,780,411.94
Trust Department 15,364,548.27

BROOKLINE

BROOKLINE TRUST COMPANY
1341 BEACON STREET

BRANCH OFFICES

1346 BEACON STREET
1627 BEACON STREET
1228 BOYLSTON STREET
1 HARVARD STREET

Edward Dane
PRESIDENT

F. J. Paul
TREASURER

DIRECTORS

*F. W. Capper R. G. Pease
*Edward Dane Samuel Pinanski
F. S. Deland, Jr. C. F. Rowley
*L. H. Hansel A. J. Santry
*L. H. H. Johnson, Jr. *D. F. Young

ASSETS

Commercial Department \$23,491,921.91
Savings Department 6,276,288.29
Trust Department 1,421,545.70

NORFOLK COUNTY TRUST COMPANY
1319 BEACON STREET

BRANCH OFFICES

620 HAMMOND STREET
1330 BEACON STREET
2 ELM STREET, BRAINTREE
837 WASHINGTON STREET, SOUTH BRAINTREE
710 WASHINGTON STREET, CANTON
380 WASHINGTON STREET, DEDHAM
35 MAIN STREET, FRANKLIN
447 MAIN STREET, MEDFIELD
2 ELIOT STREET, MILTON
376 GRANITE AVENUE, EAST MILTON
1055 GREAT PLAIN AVENUE, NEEDHAM
250 HIGHLAND AVENUE, NEEDHAM HTS.
968 HIGHLAND AVENUE, NEEDHAM HTS.
699 WASHINGTON STREET, NORWOOD
1381 HANCOCK STREET, QUINCY
15 POST OFFICE SQUARE, SHARON
810 WASHINGTON STREET, STOUGHTON
979 MAIN STREET, WALPOLE
126 WASHINGTON STREET, EAST WALPOLE
693 HIGH STREET, WESTWOOD

E. O. Cappers
PRESIDENT

W. F. Peters
TREASURER

DIRECTORS

W. C. Ahlgren *George Howland
J. P. Birmingham *Harvey MacArthur
J. W. Bowser *R. J. MacDonald
Matthew Brown D. J. Mann
*E. O. Cappers A. C. McMeniman
F. A. Carlson L. T. Shine
*D. P. Colburn Neil Tillotson
J. H. Draper, Jr. *R. S. Willis
Joseph Garland J. P. Winchester
H. B. Hall

ASSETS

Commercial Department \$91,314,082.28
Savings Department 21,252,687.84
Trust Department 2,127,886.66

CAMBRIDGE

CAMBRIDGE TRUST COMPANY
1336 MASSACHUSETTS AVENUE

G. A. Macomber
PRESIDENT

E. W. Phippen
TREASURER

DIRECTORS

Stoughton Bell S. H. Lawton
*William Bentinck-Smith *G. A. Macomber
R. F. Bradford M. P. McNair
H. G. Bradlee W. L. Payson
H. R. Brigham E. W. Phippen
W. H. Churchill W. L. Taggart, Jr.
*G. E. Cole *S. F. Teele
J. M. Dry C. M. Williams
D. F. Edwards H. D. Winslow
*A. B. Hathaway

ASSETS

Commercial Department \$18,721,508.39
Savings Department 2,767,819.95
Trust Department 7,612,342.44

COUNTY BANK AND TRUST COMPANY
515 MASSACHUSETTS AVENUE

BRANCH OFFICE

310 CAMBRIDGE STREET, CAMBRIDGE

B. H. Bowden
PRESIDENT

F. E. Morse
TREASURER

DIRECTORS

*B. H. Bowden H. C. Moore, Jr.
*J. A. Daly *R. F. Nutting
G. G. Howie K. B. Osborn
W. L. Larkin *F. L. Tucker
*F. H. Lovejoy C. V. Vappi

ASSETS

Commercial Department \$11,980,800.94
Savings Department 3,044,956.78

HARVARD TRUST COMPANY
1414 MASSACHUSETTS AVENUE

BRANCH OFFICES

127 ALEWIFE BROOK PARKWAY
222 MAIN STREET
689 MASSACHUSETTS AVENUE
1847 MASSACHUSETTS AVENUE
655 MASSACHUSETTS AVENUE, ARLINGTON
10 LEONARD STREET, BELMONT
63 TRAPELO ROAD, BELMONT
491 TRAPELO ROAD, BELMONT
38 MAIN STREET, CONCORD

T. R. Beal
PRESIDENT

P. R. Snyder
TREASURER

DIRECTORS

G. E. Bates *H. U. Greene
*T. R. Beal Helge Holst
G. d'Andelot, Belin D. L. Rhind
P. R. Corcoran D. M. Robinson
E. A. Crane G. H. Rockwell
J. M. Curley H. LeB. Sampson
P. V. Cusick *T. L. Storer
J. K. Damon *G. G. Tarbell
*R. R. Duncan Hubert Wardwell
Aldrich Durant J. O. Welch
*E. L. Frost *H. G. Wilton
C. P. Fuller *A. M. Wright

ASSETS

Commercial Department \$97,429,443.02
Savings Department 11,768,208.30
Trust Department 37,573,574.41

UNIVERSITY TRUST COMPANY
2360 MASSACHUSETTS AVENUE

J. D. Lynch
PRESIDENT

F. H. Hansen
TREASURER

DIRECTORS

M. J. Barron
C. A. Brusch
E. J. Danehy
J. F. Griffin
A. D. Jones
*Peter Kramer, Jr.
R. P. Kramer
*J. D. Lynch

T. W. Lynch
*F. A. Masse
Harry Mazman
D. M. Murphy
*P. J. Nelligan
E. B. Tinker
J. T. White
F. R. Zelck

ASSETS

Commercial Department \$3,741,660.26
Savings Department 1,641,742.59

CHATHAM

CHATHAM TRUST COMPANY
MAIN STREET

C. A. Bearse
PRESIDENT

J. W. Deer
TREASURER

DIRECTORS

C. A. Bearse
*E. B. Ellis
*C. C. Harding
F. W. Howes

J. T. Manson, II
K. H. Pratt
*H. F. Reynolds

ASSETS

Commercial Department \$1,720,328.37
Savings Department 1,336,099.94

CHELMSFORD

CHELMSFORD BANK AND TRUST COMPANY
44 CENTRAL SQUARE

W. C. Lahue
PRESIDENT

F. E. Dupee
TREASURER

DIRECTORS

L. R. Currie
F. C. Field
J. E. Jacoby
*R. E. Johnson
*W. C. Lahue
W. E. Merrill

*C. A. E. Peterson
Saul Stone
Cornelius Thibeault
*M. E. Weeks
*E. V. Whalen

ASSETS

Commercial Department \$2,001,013.59
Savings Department 355,919.69

CLINTON

CLINTON TRUST COMPANY
77-79 HIGH STREET

BRANCH OFFICE
MAIN STREET, STERLING

F. W. Fleischner
PRESIDENT

C. J. Noon
TREASURER

DIRECTORS

C. R. Abbott
*J. A. Davis
Jonathan Davis
*D. H. Dorr, Sr.

D. H. Dorr, Jr.
F. W. Fleischner
C. J. Noon
*F. A. O'Toole

ASSETS

Commercial Department \$8,729,864.81
Savings Department 3,255,414.53
Trust Department 388,085.82

DEDHAM

DEDHAM TRUST COMPANY
567 HIGH STREET

G. A. Whitney
PRESIDENT

E. W. Robinson
TREASURER

DIRECTORS

H. J. Cannon
*H. J. Carney
R. B. Conant, Jr.
A. G. Geishecker
R. P. Greaves
*F. A. Hunt
A. L. Lee
*C. J. Monahan
*F. J. Moran
*J. J. Morley

F. W. Musche
Stephen Paine
*H. M. Putnam
*J. J. Riley
F. W. Rust, Jr.
*H. B. Siegle
*G. M. Summers, Jr.
R. J. Vitelli
G. A. Whitney

ASSETS

Commercial Department \$1,615,506.72
Savings Department 298,999.03

FALL RIVER

B. M. C. DURFEE TRUST COMPANY
80 NORTH MAIN STREET

BRANCH OFFICE
77 BANK STREET

J. S. Brayton
PRESIDENT

J. S. Brayton, Jr.
TREASURER

DIRECTORS

F. L. Armitage
G. R. Ashworth
*T. B. Bassett
D. A. Brayton
*Edward Brayton
Israel Brayton
*J. S. Brayton
L. S. Brayton
*M. R. Brown
L. S. Chace, Jr.
H. E. Clarkin

*W. R. S. Eaton
*W. C. Hathaway
*T. J. Hudner
Prescott Jennings
*William Mason
*C. M. Moran
D. S. Schneierson
M. N. Sobloff
*M. F. Welsh
*M. A. Westgate
*A. J. Wood

ASSETS

Commercial Department \$19,113,505.34
Savings Department 11,817,686.61
Trust Department 24,562,610.92

FALL RIVER TRUST COMPANY
43 NORTH MAIN STREET

BRANCH OFFICES
1219 PLEASANT STREET
1649 SOUTH MAIN STREET
1045 COUNTY STREET, SOMERSET

G. W. Graham
PRESIDENT

Anthony Perry
TREASURER

DIRECTORS

J. A. Faria	*A. G. Pierce
S. S. Feinberg	*D. J. Richardson
*Noel Giard	R. T. Small
*G. W. Graham	H. G. Squire
J. E. O'Neil	S. J. Waring

ASSETS

Commercial Department \$15,125,813.31
Savings Department 13,983,823.49

FRAMINGHAM

FRAMINGHAM TRUST COMPANY
79 CONCORD STREET

BRANCH OFFICES
12 FRONT STREET, ASHLAND
5 EDGELL ROAD, FRAMINGHAM CENTRE
SHOPPERS' WORLD, FRAMINGHAM
UNION AVENUE
818 WASHINGTON STREET, HOLLISTON
PINEFIELD SHOPPING CENTER, SAXONVILLE
OLD CONCORD ROAD, SOUTH SUDBURY

J. R. Perini
PRESIDENT

E. H. Shortiss, Jr.
TREASURER

DIRECTORS

*W. B. Brockelman	R. G. MacPherson
D. S. Clark	*J. R. Perini
*H. A. Fitts	*J. J. Prindiville, Jr.
*R. L. Hilliard	C. A. Sheridan
*C. F. Long	W. J. Turenne

ASSETS

Commercial Department \$20,295,242.58
Savings Department 10,195,821.63
Trust Department 462,855.72

GARDNER

GARDNER TRUST COMPANY
25 MAIN STREET

BRANCH OFFICES
MAIN STREET, ASHBURNHAM
ELM STREET, BALDWINVILLE
PEARSON BOULEVARD, GARDNER

H. D. Ferguson
PRESIDENT

K. B. Mann
TREASURER

DIRECTORS

*C. R. Beauregard	P. H. Loughlin, Jr.
P. J. Carney	C. E. Nichols
*H. D. Ferguson	F. R. Pierce
H. W. Gates	Tadeusz Sadowski
R. B. Greenwood	*J. H. Stuart
*W. N. Hadley	W. C. Troendle
O. G. Hedstrom	C. G. Watkins
*R. W. Kelley	

ASSETS

Commercial Department \$6,563,418.48
Savings Department 3,448,137.80
Trust Department 825,307.74

GLOUCESTER

GLOUCESTER SAFE DEPOSIT AND
TRUST COMPANY
191 MAIN STREET

F. M. Bundy
PRESIDENT

J. J. Roach
TREASURER

DIRECTORS

*E. R. Abbott	L. C. McEwen
E. R. Andrews	*A. L. Morton
F. M. Bundy	Isaac Patch
H. H. Bundy, Jr.	J. A. Ryan
J. R. Cahill, Jr.	*C. K. Steele
*E. A. Hagstrom	F. B. Sullivan
*B. A. Kerr	*T. M. Vye
Leonard Linquata	

ASSETS

Commercial Department \$4,434,361.07
Savings Department 2,853,449.51
Trust Department 1,173,947.39

GREENFIELD

FRANKLIN COUNTY TRUST COMPANY
324 MAIN STREET

H. V. Erickson
PRESIDENT

B. S. Richardson
TREASURER

DIRECTORS

*F. R. Andrews	R. H. Harper
F. L. Boyden	W. J. Hosmer
*H. V. Erickson	W. S. Keith
J. A. Gunn	D. C. Lunt
*J. W. Haigis	R. S. Reid

ASSETS

Commercial Department \$9,598,248.10
Savings Department 6,041,536.18
Trust Department 6,886,490.99

HARWICH

CAPE COD TRUST COMPANY
MAIN STREET, HARWICH PORT

BRANCH OFFICE
MAIN STREET, ORLEANS

C. P. Bearse, Jr.
PRESIDENT

C. W. Megathlin, Jr.
TREASURER

DIRECTORS

*C. P. Bearse, Jr.	*E. L. Sims
*G. C. Clark	*H. F. Smith
*B. K. Jerauld	*H. H. Snow
*H. C. Maloney	*R. B. Snow
*C. W. Megathlin, Jr.	*E. E. Sparrow
*R. C. Nickerson	*M. W. Wiley
*O. R. Ragan	

ASSETS

Commercial Department \$5,951,128.39
Savings Department 1,468,245.71
Trust Department 192,873.18

*Savings Department Investment Committee Member.

HOLYOKE

HADLEY FALLS TRUST COMPANY
58 SUFFOLK STREET

BRANCH OFFICES

1 MAIN STREET
253 SOUTH STREET
124 CABOT STREET, CHICOPEE
66 MAIN STREET, CHICOPEE FALLS
WESTOVER AIR FORCE BASE,
CHICOPEE FALLS

G. V. Wallace, Jr.
PRESIDENT

D. W. Fletcher
TREASURER

DIRECTORS

J. L. Barowsky	J. D. Minor
*J. S. Begley	H. E. Pihl
*R. F. Blount	*J. F. Shaw
H. V. Burgee	William Skinner, II
*B. W. Childs	*H. J. Szewczynski
F. C. Heywood	D. R. Taber
W. J. Mills	G. V. Wallace

ASSETS

Commercial Department	\$28,585,258.08
Savings Department	10,035,895.34
Trust Department	9,928,420.55

HYANNIS

HYANNIS TRUST COMPANY
307 WEST MAIN STREET

BRANCH OFFICES

596 MAIN STREET
MAIN STREET, OSTERVILLE

G. C. Besse
PRESIDENT

W. P. Lovejoy, Jr.
TREASURER

DIRECTORS

*L. V. Arenovski	*G. W. Moore
*G. C. Besse	*H. L. Murphy
*A. H. Castonguay	*T. J. Powers
*W. B. Chase	*A. W. Rockwood
*C. J. Daniel	*R. F. Sims
*Russell Makepeace	

ASSETS

Commercial Department	\$8,176,300.29
Savings Department	3,310,066.62
Trust Department	740,968.13

LAWRENCE

ARLINGTON TRUST COMPANY
305 ESSEX STREET

BRANCH OFFICES
9 BROADWAY, 348 JACKSON STREET
15 LAWRENCE STREET, 1 WINTHROP AVENUE
CENTRAL STREET, MIDDLETON
149 MAIN STREET, NORTH ANDOVER

D. J. Murphy, Jr.
PRESIDENT

E. V. Reed
TREASURER

DIRECTORS

J. N. Anderson	J. A. Lamprey
J. J. Arundel	A. P. Manzi
G. G. Brown	V. J. Mill, Jr.
W. H. Daly	*D. J. Murphy, Jr.
H. R. Dow, Jr.	R. V. O'Sullivan
L. C. Eidam	I. E. Rogers, Jr.
J. E. Fenton	*G. A. Schlott
W. A. Flynn	*R. R. Siskind
*T. F. Gallagher	D. J. Sullivan
*F. A. Higgins	R. P. Sumberg
J. B. Ippolito	M. M. Warshaw
M. W. Kenney	A. P. Zappala
F. B. Kittredge	

ASSETS

Commercial Department	\$26,918,306.69
Savings Department	13,906,001.51
Trust Department	46,081.69

LEXINGTON

LEXINGTON TRUST COMPANY
1822 MASSACHUSETTS AVENUE

BRANCH OFFICE
78 GREAT ROAD, BEDFORD

C. W. Walker
PRESIDENT

Raymond Scheublin
TREASURER

DIRECTORS

A. G. Adams	*R. W. Maynard
C. G. Davis	R. C. Merriam
*A. H. Hayden	D. E. Nickerson
*R. H. Holt	C. S. Walker
*T. G. Lynah	

ASSETS

Commercial Department	\$11,321,750.66
Savings Department	2,352,254.75
Trust Department	12,374.86

LYNN

ESSEX TRUST COMPANY
25 EXCHANGE STREET

BRANCH OFFICES
414 BROADWAY, 11 MARKET SQUARE
1 WILLOW STREET
434 HUMPHREY STREET, SWAMPSCOTT

T. D. Chatfield
PRESIDENT

W. H. Pigott
TREASURER

DIRECTORS

H. E. Ayer	J. J. Leonard
F. E. Bowers	H. R. Mayo, Jr.
R. P. Breed	M. F. McGrath
*T. D. Chatfield	A. S. Potter
H. B. Cushman	Harry Remis
*H. L. Huxtable	*T. W. Rogers
R. H. Illingworth	M. W. Rolfe
C. W. Kessler	D. H. Smith

ASSETS

Commercial Department	\$32,484,218.71
Savings Department	9,896,152.34
Trust Department	4,752,429.28

LYNN SAFE DEPOSIT & TRUST COMPANY
109 MARKET STREET

C. E. Harwood
PRESIDENT

R. M. Dunbar
TREASURER

DIRECTORS

W. J. Breed	R. F. Hunter
W. F. Dee	L. V. MacDuff
David Dunbar	J. H. Mattson
*R. M. Dunbar	*H. H. Winslow
*C. E. Harwood	

ASSETS

Commercial Department	\$6,095,174.84
Savings Department	1,223,050.12
Trust Department	4,138,219.43

SECURITY TRUST COMPANY
66 CENTRAL SQUARE

BRANCH OFFICE

33 MARKET SQUARE

H. D. Marsh
PRESIDENT

B. F. Carey
TREASURER

DIRECTORS

T. C. Cooke	*D. H. Marsh
J. B. Donovan	*H. D. Marsh
*C. C. Handy	W. T. Murphy
*J. M. Hoague	A. P. Reed
*S. A. Hutchison	Stanley Shmishkiss
S. C. Hutchison	G. J. Tauro
*S. H. Jaffee	E. S. Underwood
G. O. Latour	*E. M. Winslow
E. W. Lawson	

ASSETS

Commercial Department	\$17,646,261.05
Savings Department	9,363,056.56
Trust Department	992,150.72

MALDEN

MALDEN TRUST COMPANY
94 PLEASANT STREET

Hildreth Auer
PRESIDENT

A. V. Seaward
TREASURER

DIRECTORS

Hildreth Auer	*H. E. MacInnis
L. S. Burke	*James Millen
*T. H. Bush	C. W. Spencer
C. H. Dennis	*C. F. Springall
H. W. Fitzpatrick	J. A. Volpe
H. N. Flanders	L. B. Waring
H. A. Hall, Jr.	S. H. Wellman
*W. C. Hamilton	

ASSETS

Commercial Department	\$24,979,590.05
Savings Department	3,356,566.97
Trust Department	11,691,218.33

MANCHESTER

MANCHESTER TRUST COMPANY
25 UNION STREET

H. C. Cann
PRESIDENT

H. C. Cann
TREASURER

DIRECTORS

*Gordon Abbott	A. R. Knight
*H. C. Cann	*R. H. Knight
*C. E. Dodge	*Edward Morley
*A. M. Herrold	*G. A. Sinnicks
S. C. Hooper	

ASSETS

Commercial Department	\$1,465,700.90
Savings Department	748,392.73

MEDFORD

DEPOSITORS TRUST COMPANY
55 HIGH STREET

L. P. Harrington
PRESIDENT

T. R. Peaslee
TREASURER

DIRECTORS

R. J. Barbo	J. P. Gately
*Joseph Blumsack	*L. P. Harrington
F. B. Bowman	*R. M. Malloy
*A. B. Cataldo	Abraham Moskow
P. J. Crehan	J. A. Novelline
*J. J. Finnin	*J. V. O'Leary

ASSETS

Commercial Department	\$3,181,676.38
Savings Department	804,350.92

MELROSE

MELROSE TRUST COMPANY
495 MAIN STREET

BRANCH OFFICES

44 WEST WYOMING AVENUE
516 FRANKLIN STREET, MELROSE HIGHLANDS

H. H. Feltham
PRESIDENT

P. H. Messer
TREASURER

DIRECTORS

*C. L. Allen	*L. R. Moulton
*H. H. Feltham	*E. H. Perkins
*J. W. Killam, Jr.	*Ernest Rotondi
*L. W. Lloyd	*R. J. W. Stone
*K. L. MacIachlan	*C. C. Swett

ASSETS

Commercial Department	\$8,267,641.89
Savings Department	1,948,399.25

MIDDLEBOROUGH

MIDDLEBOROUGH TRUST COMPANY
10 CENTER STREET

R. W. Tillson M. C. Drake
PRESIDENT TREASURER

DIRECTORS

*H. K. Atkins A. A. Thomas
*Fletcher Clark, Jr. *R. W. Tillson
R. L. Cushing C. P. Washburn
Robert Goldstein J. C. Whitcomb
*A. M. Kramer W. C. Wilkie
E. B. Lynde *T. N. Wood

ASSETS

Commercial Department \$5,418,296.82
Savings Department 4,220,730.67
Trust Department 582,508.88

NATICK

NATICK TRUST COMPANY
34 MAIN STREET

BRANCH OFFICE

WETHERSFIELD ROAD AND WORCESTER
TURNPIKE, NATICK

F. C. Bishop F. M. Bishop
PRESIDENT TREASURER

DIRECTORS

*F. C. Bishop B. W. Johnson, Jr.
F. M. Bishop *W. D. Leavitt
*A. B. Fair A. J. Montgomery
M. W. Fairbanks *W. H. Townsend
*H. H. Ham, Jr. *L. E. Whipple

ASSETS

Commercial Department \$9,569,487.84
Savings Department 3,462,272.01

NORTH ADAMS

NORTH ADAMS TRUST COMPANY
78 MAIN STREET

G. H. Higgins H. G. Webster
PRESIDENT TREASURER

DIRECTORS

F. A. Bond J. E. Magenis
E. O. Brown W. J. Nolan
*R. L. Brown Isadore Shapiro
*H. J. Hewat *C. E. Stoneham
*G. H. Higgins R. K. Thompson
R. A. Hunter J. E. Wall

ASSETS

Commercial Department \$6,329,666.34
Savings Department 2,648,536.12
Trust Department 2,627,878.61

NORWOOD

NORWOOD BANK & TRUST COMPANY
185 CENTRAL STREET, NORWOOD

Donald Kirkpatrick R. T. Murphy
PRESIDENT TREASURER

DIRECTORS

*R. H. Bruce *H. J. Korslund
*H. B. Capen *R. T. Murphy
*L. J. Danovitch *C. P. Nead
*W. J. Dempsey *A. P. Pearce, Jr.
*W. J. Hildebrand *W. E. Steere
*C. A. Johnson *B. G. Sykes
*Donald Kirkpatrick

ASSETS

Commercial Department \$2,293,451.21
Savings Department 2,533,753.92

PITTSFIELD

THE BERKSHIRE TRUST COMPANY
54 NORTH STREET

BRANCH OFFICE

29 CHESHIRE ROAD, PITTSFIELD

F. A. Strom C. H. Evans
PRESIDENT TREASURER

DIRECTORS

J. E. Dery D. B. Miller
Daniel England, Jr. *F. M. Myers
J. C. Hart T. C. Nelson
*R. S. Hibbard *F. A. Strom
J. T. Kelley *W. A. Whittlesey
G. F. Knight H. H. Williams, Jr.

ASSETS

Commercial Department \$7,471,332.17
Savings Department 3,444,534.60
Trust Department 4,638,080.47

QUINCY

QUINCY TRUST COMPANY
1486 HANCOCK STREET

BRANCH OFFICES

19 COTTAGE AVENUE, QUINCY
415 HANCOCK STREET, NORTH QUINCY
651 HANCOCK STREET, WOLLASTON
106 PLEASANT STREET, SOUTH WEYMOUTH

C. J. Weeden M. A. Weeden
PRESIDENT TREASURER

DIRECTORS

*P. E. Barbour A. K. Martin
L. F. Blackwell W. C. O'Meara
W. H. Emerson G. D. Reardon
*F. H. Foy R. E. Remick
*H. A. Gallagher *J. E. Robbie
S. G. Jarvis C. W. Ten Broeck
J. W. Kapples *C. J. Weeden

ASSETS

Commercial Department \$18,504,156.41
Savings Department 6,778,230.81

*Savings Department Investment Committee Member.

RANDOLPH

RANDOLPH TRUST COMPANY
173 NORTH MAIN STREET

BRANCH OFFICE

SOUTH FRANKLIN STREET, HOLBROOK

J. V. Donovan
PRESIDENTT. A. Gould
TREASURER

DIRECTORS

*E. L. Chase	*F. J. Leahy
*C. L. Claff	*W. J. Leahy
*M. J. Diauto	*Anthony Marino
*J. V. Donovan	*J. F. Megley
*T. A. Gould	*H. F. Sherman
*E. V. Grabill	*M. E. Young

ASSETS

Commercial Department	\$4,958,755.89
Savings Department	1,714,135.00

ROCKLAND

ROCKLAND TRUST COMPANY
288 UNION STREET

BRANCH OFFICES

2 STAGE COACH WAY, COHASSET
MONUMENT SQUARE, HULL
MAIN STREET, HANSON
COLUMBIA ROAD, HANOVER
OCEAN STREET, MARSHFIELD
FRONT STREET, SCITUATE

J. F. Spence
PRESIDENTW. C. Pratt
TREASURER

DIRECTORS

J. B. Arnold	*Philip Mulvihill
S. P. Davies	E. J. Phelps
*R. L. Fish	Lot Phillips, II
G. W. Freeman	*N. A. Pool
R. J. Geogan	H. L. Shepherd
J. H. Hunt	*J. F. Spence
C. K. Lake	*J. F. Spence, Jr.
N. G. MacDonald	R. D. Tedeschi
Leo McCarthy	*E. P. White
E. A. Mulvey	*A. P. Wilcox

ASSETS

Commercial Department	\$19,684,555.57
Savings Department	5,633,567.10
Trust Department	2,434,597.76

SALEM

NAUMKEAG TRUST COMPANY
217 ESSEX STREETH. G. Macomber
PRESIDENTL. H. Pauling
TREASURER

DIRECTORS

A. E. Arnold	R. C. Dick
B. T. Atwood	*M. F. Flynn
R. B. M. Barton	*C. F. Grush
E. M. Batchelder	F. A. Hebard
L. H. Coffin	*H. G. Macomber
B. E. Cox	*I. J. Martin
*D. N. Crowley	M. S. Smith
H. E. Davenport	*W. B. Welch

ASSETS

Commercial Department	\$20,165,165.46
Savings Department	4,175,781.42
Trust Department	9,674,820.90

SAUGUS

SAUGUS TRUST COMPANY
466 LINCOLN AVENUEBRANCH OFFICE
13 MAIN STREETH. P. Mason
PRESIDENTH. C. Ramsdell
TREASURER

DIRECTORS

*R. J. Chiabrandy	Joseph Haskell
*F. J. England	*H. P. Mason
C. P. Flynn	*H. C. Ramsdell
H. T. Gibbs	*L. P. Sanborn
C. P. Gibson	*L. E. Stone

ASSETS

Commercial Department	\$3,035,358.33
Savings Department	2,449,233.19

SPRINGFIELD

SPRINGFIELD SAFE DEPOSIT
AND TRUST COMPANY
127 STATE STREET

BRANCH OFFICES

27 WILLOW STREET
14 MAPLE STREET, EAST LONGMEADOW
142 MAIN STREET, MONSON

R. R. Emerson
PRESIDENTR. R. Filley
TREASURER

DIRECTORS

*C. L. Blake	W. B. Kirkham
*A. A. Carroll	*Edward Kronvall
C. J. Chambers	*E. T. Malone
Brewer Corcoran	J. H. Mitchell
L. W. Doherty	L. J. Presson
*R. R. Emerson	*C. L. Richards
J. S. Fairchild	W. W. Sample
G. J. Gallan	G. W. Streeter
E. G. Gaylord	P. D. Weather
C. R. Johnson	W. F. Young

ASSETS

Commercial Department	\$40,501,056.71
Savings Department	2,396,093.57
Trust Department	44,296,393.83

VALLEY BANK AND TRUST COMPANY
1351 MAIN STREET
BRANCH OFFICES
315 BOSTON ROAD, 37 HARRISON AVENUE
9 LIBCAR STREET, 1531 MAIN STREET
3316 MAIN STREET, 69 MARKET STREET
618 PAGE BOULEVARD, 1242 PARKER STREET
794 STATE STREET, 461 SUMNER AVENUE
51 SPRINGFIELD STREET, AGAWAM
144 MAIN STREET, INDIAN ORCHARD
398 LONGMEADOW STREET, LONGMEADOW
225 MEMORIAL AVENUE, WEST SPRINGFIELD
B. H. MacLeod F. E. Hatch
PRESIDENT TREASURER

DIRECTORS
E. J. Breck R. K. Mueller
*J. S. Bulkley John Oakley
H. J. Cadwell Catherine O'Brien
C. G. Carter M. F. Peterson
*R. L. Ericson *R. L. Putnam, Jr.
*W. A. Fuller *H. M. Sauers
*W. E. Godfrey *J. J. Shea
A. J. Guffanti C. A. Steiger
A. S. Johnson F. S. Vanderbrouk
Richmond Lewis Norman Wallace
*W. A. Lieson J. T. Wright
*B. M. MacLeod C. G. Young
R. G. Moore

ASSETS
Commercial Department \$88,378,890.30
Savings Department 18,922,390.99
Trust Department 38,480,494.31

TAUNTON
BRISTOL COUNTY TRUST COMPANY
43 TAUNTON GREEN
J. S. Gwinn L. W. Chace
PRESIDENT TREASURER
DIRECTORS
*L. W. Chace *E. J. O'Brien
*G. F. Clapp *A. S. O'Keefe
*W. E. Forbes *L. W. Phillips
*C. R. Galligan *A. B. Pierce
*A. D. Gebelein *T. T. Tweedy
*J. S. Gwinn *E. K. Vanderwarker
*R. H. Hallowell *E. S. White
*S. N. McNeilly

ASSETS
Commercial Department \$10,935,654.48
Savings Department 4,485,773.63
Trust Department 280,204.82

WAKEFIELD
WAKEFIELD TRUST COMPANY
365 MAIN STREET
BRANCH OFFICE
AMERICAN MUTUAL INSURANCE
COMPANY BUILDING OFF NORTH AVENUE
E. E. Laughton C. W. Vik
PRESIDENT TREASURER
DIRECTORS
*M. G. Beebe *R. B. Oliver
H. A. Bouve A. W. Rockwood
*G. J. Evans *J. F. White
*H. N. Goodspeed J. B. Wiswall
*E. E. Laughton

ASSETS
Commercial Department \$9,915,420.58
Savings Department 1,837,881.89
Trust Department 1,281,710.67

WALTHAM
GUARANTY TRUST COMPANY OF WALTHAM
633 MAIN STREET

C. A. Dolan, Jr. A. B. Hollis
PRESIDENT TREASURER

DIRECTORS
Martin Cerel *Raymond Marchi
Bernardo Corsi Saverio Nardelli
A. R. Derderian A. B. Nardone
C. E. Dockser J. B. Natoli
C. A. Dolan, Jr. *L. G. Natoli
Joseph Drapkin C. P. Pieper
*A. B. Hollis *J. S. Rando
Ray Johnson A. L. Roberts
D. S. Kunian William Schwartz
Charles Malone

ASSETS
Commercial Department \$6,236,925.17
Savings Department 1,198,608.25

NEWTON-WALTHAM BANK AND
TRUST COMPANY
637 MAIN STREET, WALTHAM

BRANCH OFFICES
319 AUBURN STREET, AUBURNDALE
74 MAIN STREET, COCHITUATE
282 WASHINGTON STREET, NEWTON
808 BEACON STREET, NEWTON CENTRE
93 UNION STREET, NEWTON CENTRE
1160 WALNUT STREET, NEWTON HIGHLANDS
303 WALNUT STREET, NEWTONVILLE
242 NEEDHAM STREET, NEWTON UPPER FALLS
1 CHESTNUT STREET, WEST NEWTON
466 WOODWARD STREET, WABAN
1097 LEXINGTON STREET, WALTHAM
854 MAIN STREET, WALTHAM
100 MAPLE STREET, WALTHAM
23 MOODY STREET, WALTHAM
318 MOODY STREET, WALTHAM
458 BOSTON POST ROAD, WESTON

G. L. White S. J. Caruso
PRESIDENT TREASURER

DIRECTORS
W. D. Brooks, Jr. *F. L. Richardson
*G. P. Davis I. S. Roe
J. J. Flynn, III K. W. Rogers
Bartlett Harwood D. W. Stapleton
E. F. Leatham J. S. Stone
M. F. MacNeil H. G. Travis
*T. F. Neelon *J. H. Walsh
*W. H. Nichols *G. L. White
I. C. Paul W. F. Wingard
F. T. Putney B. F. Wood
N. S. Rabb

ASSETS
Commercial Department \$57,849,123.81
Savings Department 11,083,031.07
Trust Department 22,362,807.52

*Savings Department Investment Committee Member.

WARE

WARE TRUST COMPANY

73 MAIN STREET

W. M. Hyde	H. W. Chapin
PRESIDENT	TREASURER

DIRECTORS

J. H. Bryson	John Pilch
L. B. Campbell	Fulton Rindge
W. M. Hyde	A. H. Schoonmaker
G. A. Mixer	W. W. Shuttleworth
J. F. Nields	

ASSETS

Commercial Department	\$5,046,182.81
Trust Department	516,070.82

WELLESLEY

WELLESLEY TRUST COMPANY

342 WASHINGTON STREET,

WELLESLEY HILLS

BRANCH OFFICE

984 WORCESTER STREET, WELLESLEY

H. D. Terry	A. T. Purinton
PRESIDENT	TREASURER

DIRECTORS

*C. D. Aldrich	H. L. Niles
*D. H. Danforth	*H. L. Peabody
Moses Ellis	*J. A. Peckham
C. E. Fuller	*Luella B. Studley
*R. J. Keltie	*H. D. Terry
C. F. Machen	H. D. White

ASSETS

Commercial Department	\$5,639,109.69
Savings Department	2,194,265.74

WINCHESTER

WINCHESTER TRUST COMPANY

35 CHURCH STREET

BRANCH OFFICE

16 MOUNT VERNON STREET

V. C. Ambrose	C. W. Butler
PRESIDENT	TREASURER

DIRECTORS

*V. C. Ambrose	*R. J. Holmes
*E. B. Dade	*C. W. Nash
*N. H. Fitzgerald	*W. L. Parsons
*H. H. Ford	H. S. Richardson
*D. S. Greer	*H. K. Spencer

ASSETS

Commercial Department	\$7,188,469.80
Savings Department	1,926,565.95

WORCESTER

COMMERCE BANK & TRUST COMPANY

240 MAIN STREET

Aaron Krock	William Roberts
PRESIDENT	TREASURER

DIRECTORS

Peter Bell	A. G. Lajoie
M. J. DiPeirro	Charles Maykel
H. S. Gold	F. W. Murthur
Aaron Krock	William Roberts
Barry Krock	Joseph Talamo

ASSETS

Commercial Department	\$6,496,788.94
Savings Department	2,116.00

* Savings Department Investment Committee Member.

GUARANTY BANK & TRUST
COMPANY

386 MAIN STREET

BRANCH OFFICES

COMMERCIAL AND CENTRAL STREETS

51 GOLD STAR BOULEVARD

655 PARK AVENUE

R. A. Erickson
PRESIDENT

C. W. Ribb
TREASURER

DIRECTORS

*W. R. Ballard
Nils Bjork
J. N. Engelsted
*R. A. Erickson
Andrew GebSKI
*O. V. Gustafson
F. L. Harrington
O. G. Hedstrom
Jacob Hiatt
B. F. Jalar
G. N. Jeppson

*John Jeppson
G. A. Johnson
H. P. Johnson
A. R. LeMieux
Myles Morgan
R. L. Olson
B. E. Petterson
*C. M. Stanley
P. J. Styffe
C. W. Swanson
E. S. Wright

ASSETS

Commercial Department	\$35,959,917.19
Savings Department	14,367,536.81
Trust Department	38,789.26

WORCESTER COUNTY TRUST COMPANY
446 MAIN STREET

BRANCH OFFICES

537 LINCOLN STREET
344 MAIN STREET
295 PARK AVENUE
57 PEARL STREET
DRURY SQUARE, AUBURN
COMMON STREET, BARRE
533 MAIN STREET, FITCHBURG
1116 MAIN STREET, HOLDEN
181 MAIN STREET, NORTH BROOKFIELD
374 MAPLE AVENUE, SHREWSBURY
249 MAIN STREET, SOUTHBRIDGE
170 MAIN STREET, SPENCER

E. L. Clifford
PRESIDENT

H. I. Spencer, Jr.
TREASURER

DIRECTORS

P. C. Beals
*A. H. Bullock
*Chandler Bullock
*E. L. Clifford
J. A. Crotty
W. G. Davis
R. S. Frost
A. J. Gifford
C. L. Goss
*F. C. Harrington
R. D. Harrington
Norman Harrower
R. A. Heald

F. W. Howe, Jr.
H. R. McIntosh
P. B. Morgan, Jr.
W. H. Perks
H. L. Plumley
A. W. Rice
W. H. Sawyer
E. W. Schumacher
H. G. Stoddard
R. W. Stoddard
J. S. Tomajan
E. E. Williams

ASSETS

Commercial Department	\$135,246,353.86
Savings Department	4,426,240.43
Trust Department	66,940,476.21

* Savings Department Investment Committee Member.

CORPORATIONS SUBJECT TO CHAPTER 172A OF THE GENERAL LAWS

CHELSEA

CHELSEA MORRIS PLAN BANK AND
BANKING COMPANY
409 BROADWAY

R. C. Mansfield PRESIDENT	L. M. Lawson TREASURER
------------------------------	---------------------------

DIRECTORS

H. C. Amos	R. C. Mansfield
J. J. Bodell, Jr.	Harry O'Brien
C. E. Everett, Sr.	

Total Assets \$492,202.15

LYNN

NORTH SHORE BANK & BANKING COMPANY
465 WASHINGTON STREET

BRANCH OFFICE

99 WASHINGTON STREET, SALEM

A. F. Gill PRESIDENT	A. F. Gill TREASURER
-------------------------	-------------------------

DIRECTORS

A. F. Gill	J. H. Louis
C. H. Holler	E. A. Mark
H. A. Johnson	

Total Assets \$3,521,666.86

NEW BEDFORD

THE NEW BEDFORD MORRIS PLAN COMPANY
206 UNION STREET

J. G. Doyle PRESIDENT	G. G. Schuler TREASURER
--------------------------	----------------------------

DIRECTORS

E. J. Dalbec	J. A. Norris, Jr.
J. G. Doyle	G. G. Schuler
H. T. Kennedy	F. H. Taber
John McCullough, III	R. E. Taber

Total Assets \$2,366,684.37

WORCESTER

INDUSTRIAL CITY BANK & BANKING COMPANY
16 FRANKLIN STREET

BRANCH OFFICE

HARDING AND ELLSWORTH STREETS

H. M. Radcliffe PRESIDENT	G. P. Newton, Jr. TREASURER
------------------------------	--------------------------------

DIRECTORS

R. W. Booth	L. F. Harris
J. Z. Buckley	R. N. Heald
H. C. Coley	C. F. Morrison
I. J. Erikson	H. M. Radcliffe
J. P. Franklin	R. N. Symonds
Horace Gooch, Jr.	G. F. Wright

Total Assets \$6,246,935.91

ABSTRACTS OF THE ANNUAL REPORTS
OF
TRUST COMPANIES
SHOWING
STATEMENTS OF CONDITION
OF ALL DEPARTMENTS
AND
CERTAIN OTHER INFORMATION RELATIVE TO
THE SAVINGS DEPARTMENTS
AS OF
THE CLOSE OF BUSINESS, DECEMBER 31, 1958

		ATHOL
ASSETS		ATHOL BANK & TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	Apr. 6, 1955
	Began Business	June 23, 1955
1	Cash, clearing and cash items in the process of collection	\$24,262.92
2	Balances with banks	224,082.76
3	U. S. Government obligations, direct and fully guaranteed	49,962.50
4	State, county and municipal obligations	--
5	Other bonds, notes and debentures	--
6	Corporate stocks	--
7	Real estate loans	71,602.56
8	Collateral loans	89,605.93
9	Unsecured loans	161,818.20
10	Installment loans	253,446.82
11	Overdrafts	--
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	20,042.71
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	1,934.47
16	Interest accrued but not collected	--
17	Other assets	5,795.10
18	Total	\$902,553.97
SAVINGS DEPARTMENT		
	Began business	June 23, 1955
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	May 1 - Nov. 1
22	Cash, checks and cash items	\$1,895.82
23	Balances with banks	9,308.38
24	Due from Commercial department	6,137.49
25	U. S. Government obligations, direct and fully guaranteed	73,818.75
26	Other public funds	--
27	Railroad bonds	--
28	Telephone company bonds	--
29	Gas, electric and water company bonds	--
30	Other bonds	10,000.00
31	Bank and fire insurance company stock	--
32	Securities acquired for debt	--
33	Real estate loans	259,152.70
34	Other loans	24,730.00
35	Real estate owned, etc.	--
36	Income accrued but not collected	128.35
37	Other assets	--
38	Total	\$385,171.49
TRUST DEPARTMENT		
39	Government, state and municipal bonds	No Trust Department
40	Other bonds	
41	Stocks	
42	Loans on real estate	
43	Other loans	
44	Real estate by foreclosure, etc.	
45	Real estate owned	
46	Deposits subject to check	
47	Other bank deposits	
48	Tangible personal property	
49	Other assets	
50	Total	

ATTLEBORO	BEVERLY	BOSTON		
ATTLEBORO TRUST COMPANY	BEVERLY TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST COMPANY	CITY BANK & TRUST COMPANY	FIDUCIARY TRUST COMPANY
Nov. 23, 1910 Mar. 6, 1911 \$308,227.40 1,752,817.72 3,654,029.62 -- 40,119.15 16,325.00 415,860.84 688,102.03 1,438,241.10 416,146.27 408.33 260,342.86 -- -- 5,337.44 28,452.72 11,271.16	Mar. 27, 1914 Aug. 3, 1914 \$345,360.72 493,649.92 1,407,662.24 461,784.41 10,037.50 -- 191,424.90 1,022,337.97 333,500.53 1,564,063.49 3,249.72 206,685.44 -- -- 8,496.46 20,051.65 6,038.55	Apr. 13, 1867 June 1, 1875 \$3,265,131.07 5,760,765.78 39,649,933.25 18,832,596.32 3,428,341.39 -- -- 10,501,619.21 4,057,342.00 -- 1,147.18 650,000.00 -- -- 40,746.46 403,617.95 112,026.51	Aug. 6, 1956 Feb. 5, 1957 \$632,006.78 1,599,824.71 6,026,056.53 -- -- -- 225,131.36 1,463,660.40 2,336,955.88 1,984,143.87 2,753.42 135,083.67 -- 105,471.24 -- -- 10,607.59	Mar. 30, 1928 Apr. 15, 1928 \$501,500.00 999,291.66 7,931,635.03 1,896,484.34 322,176.87 -- -- 1,018,256.61 -- -- -- 21,585.03 -- -- -- -- 5,635.01
\$9,035,681.64	\$6,074,343.50	\$86,703,267.09	\$14,521,695.45	\$12,696,564.55
Mar. 30, 1911 Monthly on 5th June 10-Dec. 10 \$19,955.15 53,551.52 75,527.77 1,250,768.58 -- -- -- -- -- -- 2,351,533.32 1,528.00 -- 10,915.92	Aug. 3, 1914 Monthly on 3rd Jan. 15-July 15 \$2,339.37 59,901.99 25,711.58 1,828,214.11 379,638.78 25,000.00 -- 10,081.68 -- 1,500.00 -- 2,880,632.93 47,396.09 -- 16,518.47 --	No Savings Department	Feb. 5, 1957 Monthly on 1st Jan. 15-July 15 \$1,297.85 60,731.41 36,205.35 169,078.13 -- -- -- -- -- -- 872,869.04 276,324.00 -- -- --	No Savings Department
\$3,763,780.26	\$5,276,935.00		\$1,416,505.78	
\$323,935.19 66,942.00 499,757.92 80,195.87 -- -- 104,000.00 30,789.39 61,722.83 25.00 45,367.18	-- -- \$46,353.71 -- -- -- -- 358.08 34,659.33 -- 10.00	\$118,112,600.96 88,530,560.86 226,284,660.63 361,297.89 332,727.61 -- 4,149,400.72 14,233,752.14 3,369,741.43 299,036.02 134,689.29	No Trust Department	\$30,822,779.86 14,655,061.41 68,175,144.74 79,002.00 165,110.27 -- 90,298.15 3,206,505.45 119,109.11 3,740.80 170,559.25
\$1,212,735.38	\$81,381.12	\$455,808,467.55		\$117,487,311.04

		ATHOL
LIABILITIES		ATHOL BANK & TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$550,702.48
2	Time deposits of individuals, partnerships and corporations	68,767.75
3	Deposits of U. S. Government (including Postal Savings)	20,138.26
4	Deposits of states, counties, and municipalities	70,435.49
5	Deposits of banks	26,340.76
6	Due to Savings Department	6,137.49
7	Other deposits (certified, officers' checks, etc.)	3,808.07
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	19,059.00
12	Accrued for taxes, interest, expenses, etc.	--
13	Other liabilities	1,348.27
14	Capital stock Preferred	--
15	Capital stock Common	100,000.00
16	Surplus	25,000.00
17	Undivided profits	8,716.40
18	Preferred stock retirement fund	--
19	Other capital reserves	2,100.00
20	Total	\$902,553.97
SAVINGS DEPARTMENT		
21	Savings deposits	\$368,401.45
22	Club deposits	3,674.50
23	Income collected not earned	--
24	Accrued for taxes, interest, expenses, etc.	--
25	Other liabilities	1,042.35
26	Guaranty fund	2,692.00
27	Profit and loss, including net current period earnings	9,361.19
28	Other capital reserves	--
29	Total	\$385,171.49
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	34
31	Average real estate loan	\$7,622.13
32	Average rate on real estate loans	5.60
33	Number of personal security loans	11
34	Average personal security loan	\$2,248.18
35	Average rate on personal security loan	4.09
36	Average rate on amount invested in securities	2.73
37	Average rate on amount invested in securities and loans	4.85
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	3.00
39	Amount of interest paid	\$9,272.09
40	Amount of deposits	\$196,902.07
41	Amount of withdrawals	\$144,183.12
42	Net increase	\$61,991.04
43	Number of deposits	1,400
44	Number of withdrawals	547
45	Number of accounts opened	103
46	Number of accounts closed	43
47	Net increase in number of accounts	60
48	Number of accounts, December 31, 1958	452
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	No Trust
50	Income	Department
51	Earnings not transferred to the Commercial Department	
52	Other liabilities	
53	Total	
54	As agent, custodian, etc.	
55	As corporate agent or trustee	

¹ Decrease.

ATTLEBORO	BEVERLY	BOSTON		
ATTLEBORO TRUST COMPANY	BEVERLY TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST	CITY BANK & TRUST COMPANY	FIDUCIARY TRUST COMPANY
\$6,835,038.81	\$4,174,658.12	\$63,482,130.15	\$8,149,497.95	\$9,977,593.37
--	64,809.41	10,000.00	158,350.00	--
330,376.19	127,831.73	553,904.82	326,556.09	126,294.58
551,369.69	745,485.63	6,112,246.06	3,871,475.48	--
217,412.43	22,500.00	4,067,038.24	47,856.86	211,000.00
75,527.77	34,587.01	--	36,205.35	--
343,258.38	68,576.34	847,237.95	348,069.62	--
--	--	--	--	--
--	--	--	--	--
--	--	--	105,471.24	--
43,861.98	170,860.20	148,556.80	168,627.37	--
39,202.02	91,106.47	1,379,010.72	23,628.71	212,423.12
7,562.75	25,587.14	--	90,533.17	11,395.83
--	--	--	--	--
200,000.00	250,000.00	2,500,000.00	500,000.00	700,000.00
200,000.00	160,000.00	3,500,000.00	500,000.00	700,000.00
152,500.69	64,331.25	2,309,119.39	1,421.08	630,030.97
--	--	--	--	--
39,570.93	74,010.20	1,794,022.96	194,002.53	127,826.68
\$9,035,681.64	\$6,074,343.50	\$86,703,267.09	\$14,521,695.45	\$12,696,564.55
\$3,329,918.40	\$4,740,837.60	No Savings Department	\$1,360,915.38	No Savings Department
79,198.00	41,288.50		2,590.00	
302.84	202.94		1,721.20	
7,087.49	54,032.35		15,563.01	
8,996.41	184,946.58		15,003.94	
179,000.00	209,000.00		4,500.00	
118,277.12	17,200.57		16,212.25	
41,000.00	29,426.46		--	
\$3,763,780.26	\$5,276,935.00		\$1,416,505.78	
353	554		41	
\$6,661.56	\$5,199.69		\$21,289.48	
4.93	5.03		5.91	
4	4		55	
\$382.00	\$11,849.02		\$5,024.07	
3.00	4.08		5.17	
3.26	2.37		2.13	
4.35	3.87		5.27	
2.50	2.50		3.00	
\$76,491.06	\$105,247.57		\$15,530.37	
\$1,053,395.24	\$2,146,352.89		\$1,084,851.66	
\$991,598.82	\$2,139,423.54		\$383,102.20	
\$138,287.48	\$122,176.92		\$717,279.83	
7,930	22,230		3,702	
4,636	11,805		947	
267	1,333		394	
292	1,060		117	
1 25	273		277	
3,110	7,921		699	
\$1,188,015.83	\$81,137.60	\$449,399,131.85	No Trust Department	\$114,840,919.19
24,467.75	243.52	6,409,335.70		2,642,391.85
--	--	--		--
251.80	--	--		4,000.00
\$1,212,735.38	\$81,381.12	\$455,808,467.55		\$117,487,311.04
\$339,778.01	--	\$124,975,875.41		\$249,785,659.10
--	--	\$123,115,146.68		--

		BOSTON
ASSETS		THE NEW ENGLAND TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	Apr. 22, 1869
	Began Business	Feb. 20, 1871
1	Cash, clearing and cash items in the process of collection	\$7,586,698.42
2	Balances with banks	14,102,403.35
3	U. S. Government obligations, direct and fully guaranteed	23,473,218.75
4	State, county and municipal obligations	3,715,514.82
5	Other bonds, notes and debentures	1,374,884.61
6	Corporate stocks	248,365.81
7	Real estate loans	248,202.00
8	Collateral loans	15,506,970.45
9	Unsecured loans	11,499,928.23
10	Installment loans	3,474,058.03
11	Overdrafts	9,145.48
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	825,000.00
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	47,674.73
16	Interest accrued but not collected	219,090.44
17	Other assets	54,933.38
18	Total	\$82,386,088.50
SAVINGS DEPARTMENT		No Savings Department
19	Began business	
20	Deposits draw interest from	
21	Interest is payable	
22	Cash, checks and cash items	
23	Balances with banks	
24	Due from Commercial department	
25	U. S. Government obligations, direct and fully guaranteed	
26	Other public funds	
27	Railroad bonds	
28	Telephone company bonds	
29	Gas, electric and water company bonds	
30	Other bonds	
31	Bank and fire insurance company stock	
32	Securities acquired for debt	
33	Real estate loans	
34	Other loans	
35	Real estate owned, etc.	
36	Income accrued but not collected	
37	Other assets	
38	Total	
TRUST DEPARTMENT		
39	Government, state and municipal bonds	\$19,194,124.22
40	Other bonds	70,226,373.05
41	Stocks	106,972,969.85
42	Loans on real estate	410,560.65
43	Other loans	170,104.31
44	Real estate by foreclosure, etc.	--
45	Real estate owned	4,265,101.26
46	Deposits subject to check	5,327,271.16
47	Other bank deposits	1,693,688.51
48	Tangible personal property	110,208.06
49	Other assets	1,174,681.29
50	Total	\$309,545,082.36

BOSTON			BROOKLINE		
OLD COLONY TRUST COMPANY	SECOND BANK-STATE STREET TRUST COMPANY	UNITED STATES TRUST COMPANY	BROOKLINE TRUST COMPANY	NORFOLK COUNTY TRUST COMPANY	
May 8, 1890	Apr. 13, 1891	Apr. 15, 1887	Oct. 13, 1910	Dec. 18, 1934	
June 13, 1890	July 1, 1891	Mar. 4, 1895	Nov. 1, 1910	Jan. 2, 1935	
--	\$42,416,270.29	\$9,316,773.15	\$737,517.32	\$8,680,478.66	1
\$172,690.82	57,498,757.69	4,500,759.80	2,443,612.53	11,207,435.96	2
8,796,503.90	118,692,929.04	10,071,884.38	9,047,630.47	13,258,446.25	3
2,414,825.27	15,463,657.70	--	1,221,334.86	16,211,693.15	4
--	1,455,107.76	9,000.00	200,000.00	3,978,483.60	5
300,000.00	1,009,430.27	80,551.00	25,039.92	162,000.00	6
--	13,830,393.85	--	132,946.31	145,000.00	7
--	58,302,052.58	11,487,228.81	1,109,892.91	10,247,295.81	8
--	83,480,742.66	13,923,790.63	5,023,491.16	6,959,907.27	9
--	19,876,876.98	1,835,778.32	3,105,495.57	18,603,232.17	10
--	38,606.57	3,846.74	2,030.30	37,203.25	11
--	5,933,972.87	300,001.00	353,237.02	1,524,588.54	12
--	--	--	--	--	13
--	2,355,090.28	64,231.67	--	--	14
586.22	736,623.78	12,831.60	34,118.28	46,082.12	15
95,159.41	1,992,752.98	117,582.20	52,770.86	247,973.95	16
255,624.96	210,248.24	80,604.56	2,804.40	4,261.55	17
\$12,035,390.58	\$423,293,513.54	\$51,804,863.86	\$23,491,921.91	\$91,314,082.28	18
No Savings Department	Sept. 22, 1925 Monthly on 1st Jan. 15-July 15 \$11,816.16	Apr. 6, 1908 Monthly on 1st 3rd Tues. Apr-Oct. \$3,402.59	Mar. 31, 1919 Monthly on 1st Feb. 15-Aug. 15 \$12,185.35	Jan. 2, 1935 Monthly on 1st Jan. 15-July 15 --	19 20 21 22
--	83,901.06	25,571.90	139,229.45	\$107,537.74	23
--	1,552,435.42	1,695,625.00	98,023.58	1,188,108.47	24
--	1,007,058.05	--	2,188,875.00	10,858,381.26	25
--	--	--	285,867.83	6,877.00	26
--	--	--	--	--	27
--	--	--	--	--	28
--	--	--	--	--	29
--	360,205.41	--	125,000.00	--	30
--	15,316.00	--	21,153.30	--	31
--	--	--	--	--	32
--	613,326.10	1,543,463.39	2,187,671.56	9,005,738.22	33
--	--	483,540.26	1,196,688.28	--	34
--	--	--	--	--	35
--	--	27,794.01	13,898.89	86,045.15	36
--	217.36	1,014.79	8,695.05	--	37
\$3,644,275.56	\$3,780,411.94	\$6,276,288.29	\$21,252,687.84		38
\$246,575,043.60	\$109,763,673.86	\$4,220,283.07	\$406,285.84	\$124,148.35	39
252,324,550.56	73,631,189.15	732,652.14	155,886.19	416,206.68	40
407,482,932.25	190,012,160.02	7,613,106.09	688,886.06	1,087,075.34	41
14,721,695.38	412,385.90	542,117.01	1,500.00	102,800.92	42
2,516,375.53	1,252,267.56	11,434.00	--	51,758.44	43
--	--	--	--	--	44
10,404,235.25	2,890,449.44	770,452.33	34,795.31	107,885.64	45
17,559,054.39	13,941,753.80	224,868.77	28,186.51	60,526.11	46
1,953,669.54	2,698,354.89	478,697.77	105,925.79	177,450.18	47
--	136,412.67	556.28	--	3.00	48
6,458,086.93	2,146,156.46	770,380.81	80.00	32.00	49
\$959,995,643.43	\$396,884,803.75	\$15,364,548.27	\$1,421,545.70	\$2,127,886.66	50

		BOSTON
LIABILITIES		THE NEW ENGLAND TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$66,306,670.26
2	Time deposits of individuals, partnerships and corporations	345,000.00
3	Deposits of U. S. Government (including Postal Savings)	483,061.83
4	Deposits of states, counties, and municipalities	493,001.44
5	Deposits of banks	3,629,933.85
6	Due to Savings Department	--
7	Other deposits (certified, officers' checks, etc.)	1,776,477.72
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	382,689.29
12	Accrued for taxes, interest, expenses, etc.	802,597.77
13	Other liabilities	104,499.79
14	Capital stock Preferred	--
15	Capital stock Common	2,400,000.00
16	Surplus	3,020,000.00
17	Undivided profits	983,952.08
18	Preferred stock retirement fund	--
19	Other capital reserves	1,658,204.47
20	Total	\$82,386,088.50
SAVINGS DEPARTMENT		
21	Savings deposits	No Savings Department
22	Club deposits	
23	Income collected not earned	
24	Accrued for taxes, interest, expenses, etc.	
25	Other liabilities	
26	Guaranty fund	
27	Profit and loss, including net current period earnings	
28	Other capital reserves	
29	Total	
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	
31	Average real estate loan	
32	Average rate on real estate loans	
33	Number of personal security loans	
34	Average personal security loan	
35	Average rate on personal security loan	
36	Average rate on amount invested in securities	
37	Average rate on amount invested in securities and loans	
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	
39	Amount of interest paid	
40	Amount of deposits	
41	Amount of withdrawals	
42	Net increase	
43	Number of deposits	
44	Number of withdrawals	
45	Number of accounts opened	
46	Number of accounts closed	
47	Net increase in number of accounts	
48	Number of accounts, December 31, 1958	
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	\$306,623,198.07
50	Income	2,921,884.29
51	Earnings not transferred to the Commercial Department	--
52	Other liabilities	--
53	Total	\$309,545,082.36
54	As agent, custodian, etc.	\$463,290,712.40
55	As corporate agent or trustee	1,524,238.93

¹ Decrease.

BOSTON			BROOKLINE		
OLD COLONY TRUST COMPANY	SECOND BANK-STATE STREET TRUST COMPANY	UNITED STATES TRUST COMPANY	BROOKLINE TRUST COMPANY	NORFOLK COUNTY TRUST COMPANY	
--	\$288,300,661.78	\$31,784,629.16	\$18,273,133.66	\$57,613,446.90	1
--	--	50,000.00	--	--	2
--	9,624,920.96	521,366.99	301,400.68	1,531,719.63	3
--	29,863,008.43	11,657,834.17	365,829.69	13,056,161.16	4
--	35,726,340.24	548,303.85	608,720.84	4,445,213.56	5
--	84,757.03	42,066.70	126,671.87	1,188,108.47	6
--	5,499,352.59	1,630,113.42	1,331,749.67	4,000,933.35	7
--	--	--	--	--	8
--	--	--	--	--	9
--	2,385,575.77	64,231.67	--	--	10
--	1,611,315.69	351,559.74	308,518.14	2,027,117.61	11
\$1,213,112.22	3,106,325.52	861,377.65	95,293.82	547,065.71	12
--	4,130,294.29	70,941.97	69,000.00	55,859.71	13
--	--	--	--	--	14
5,000,000.00	10,000,000.00	1,150,000.00	600,000.00	2,000,000.00	15
5,000,000.00	20,000,000.00	1,150,000.00	400,000.00	2,800,000.00	16
609,247.44	8,764,499.07	932,877.54	416,600.42	632,823.57	17
--	--	--	--	--	18
213,030.92	4,196,462.17	989,561.00	595,003.12	1,215,632.61	19
\$12,035,390.58	\$423,293,513.54	\$51,804,863.86	\$23,491,921.91	\$91,314,082.28	20
No Savings Department	\$3,083,218.81	\$2,871,402.11	\$5,142,480.90	\$19,178,630.17	21
--	--	4,668.43	13,871.71	138,567.00	22
--	--	--	--	--	23
30,200.00	39,867.62	65,316.91	173,118.54	24	24
1,282.23	20,655.54	62,470.02	217,385.11	25	25
250,000.00	385,000.00	600,000.00	1,000,000.00	26	26
279,574.52	414,867.27	327,059.57	242,331.88	27	27
--	43,950.97	65,089.18	302,655.14	28	28
\$3,644,275.56	\$3,780,411.94	\$6,276,288.29	\$21,252,687.84	29	29
32	206	169	1,055	30	30
\$19,166.44	\$7,492.54	\$12,944.80	\$8,536.24	31	31
4.53	4.73	4.51	4.59	32	32
--	26	874	--	33	33
--	\$18,597.70	\$1,369.20	--	34	34
--	4.06	4.63	--	35	35
3.20	2.83	2.84	2.53	36	36
3.41	3.86	3.80	3.47	37	37
2.00	2.00	2.00	2.00	38	38
\$56,720.97	\$57,978.02	\$93,970.82	\$345,628.10	39	39
\$1,339,367.48	\$1,027,000.94	\$2,465,367.57	\$8,566,797.08	40	40
\$1,456,206.48	\$1,375,933.84	\$2,584,729.70	\$8,933,762.60	41	41
\$160,118.03	\$1290,954.88	\$25,391.31	\$121,337.42	42	42
9,916	7,533	14,121	71,125	43	43
6,798	4,970	10,567	46,900	44	44
597	462	1,211	4,663	45	45
1,087	883	1,431	6,124	46	46
490	421	220	1,441	47	47
3,856	4,217	7,956	31,640	48	48
\$953,597,612.36	\$393,212,502.12	\$15,303,507.19	\$1,410,850.85	\$2,004,852.89	49
6,398,031.07	3,655,566.16	58,460.80	10,694.85	10,320.78	50
--	--	--	--	--	51
--	16,735.47	2,580.28	--	112,712.99	52
\$959,995,643.43	\$396,884,803.75	\$15,364,548.27	\$1,421,545.70	\$2,127,886.66	53
\$908,813,536.64	\$2,110,180,113.53	\$3,772,548.49	\$80,250.00	\$629,384.40	54
\$96,050,389.76	\$147,514,363.60	\$738,508.35	--	--	55

		CAMBRIDGE
ASSETS		CAMBRIDGE TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	May 8, 1890
	Began Business	Nov. 7, 1892
1	Cash, clearing and cash items in the process of collection	\$836,173.34
2	Balances with banks	1,762,462.19
3	U. S. Government obligations, direct and fully guaranteed	6,079,105.03
4	State, county and municipal obligations	1,418,312.28
5	Other bonds, notes and debentures	--
6	Corporate stocks	--
7	Real estate loans	2,512,208.49
8	Collateral loans	1,852,692.70
9	Unsecured loans	3,492,100.11
10	Installment loans	617,551.58
11	Overdrafts	5,144.88
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	78,717.88
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	10,354.17
16	Interest accrued but not collected	56,685.74
17	Other assets	--
18	Total	\$18,721,508.39
SAVINGS DEPARTMENT		
19	Began business	Sept. 1, 1914
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	May 15-Nov. 15
22	Cash, checks and cash items	\$7,222.66
23	Balances with banks	75,936.94
24	Due from Commercial department	60,321.03
25	U. S. Government obligations, direct and fully guaranteed	1,105,129.17
26	Other public funds	--
27	Railroad bonds	--
28	Telephone company bonds	--
29	Gas, electric and water company bonds	--
30	Other bonds	--
31	Bank and fire insurance company stock	--
32	Securities acquired for debt	--
33	Real estate loans	1,510,965.81
34	Other loans	--
35	Real estate owned, etc.	--
36	Income accrued but not collected	8,244.34
37	Other assets	--
38	Total	\$2,767,819.95
TRUST DEPARTMENT		
39	Government, state and municipal bonds	\$1,128,904.61
40	Other bonds	517,320.38
41	Stocks	5,464,372.62
42	Loans on real estate	13,110.00
43	Other loans	--
44	Real estate by foreclosure, etc.	--
45	Real estate owned	--
46	Deposits subject to check	177,359.28
47	Other bank deposits	203,180.69
48	Tangible personal property	--
49	Other assets	108,094.86
50	Total	\$7,612,342.44

CAMBRIDGE			CHATHAM	CHELMSFORD	
COUNTY BANK AND TRUST COMPANY	HARVARD TRUST COMPANY	UNIVERSITY TRUST COMPANY	CHATHAM TRUST COMPANY	CHELMSFORD TRUST COMPANY	
June 9, 1933	July 14, 1904	Jan. 4, 1927	Aug. 16, 1919	Dec. 13, 1957	
July 17, 1933	Aug. 8, 1904	June 11, 1927	Jan. 15, 1920	Jan. 6, 1958	1
\$1,322,351.43	\$12,371,135.31	\$151,925.82	\$135,444.13	\$70,095.53	2
2,089,818.16	6,846,064.50	669,325.50	209,147.07	394,753.43	3
3,003,178.39	23,988,441.46	1,333,046.88	938,906.25	472,168.30	4
486,660.90	18,417,081.15	--	--	43,327.96	5
--	3,761,181.74	--	--	138,312.50	6
25,500.00	239,155.01	4,000.00	18,437.50	--	7
803,436.61	5,646,936.36	23,450.33	21,300.00	175,600.74	8
864,343.21	9,575,169.44	353,955.35	117,080.00	96,986.00	9
2,228,192.20	7,241,905.49	275,546.67	194,959.00	154,112.94	10
846,626.34	6,714,181.57	919,813.23	14,120.52	347,117.81	11
1,248.47	2,243.15	2,413.78	59.23	2,232.91	12
249,571.72	1,632,702.39	5,863.46	67,083.49	80,109.71	13
--	41,619.49	--	--	--	14
--	--	--	--	--	15
10,637.95	45,966.05	2,310.80	693.82	18,848.37	16
34,210.65	397,436.39	--	--	7,347.39	17
15,024.91	508,223.52	8.44	3,097.36	--	18
\$11,980,800.94	\$97,429,443.02	\$3,741,660.26	\$1,720,328.37	\$2,001,013.59	
July 17, 1933	May 29, 1916	June 11, 1927	Jan. 15, 1920	Jan. 6, 1958	19
Monthly on 5th	Monthly on 5th	Monthly on 1st	Monthly-Last day	Monthly on 1st	20
June 15-Dec. 15	June 5-Dec. 5	June 30-Dec. 31	Apr. 1-Oct. 1	Jan. 15-July 15	21
\$12,510.36	--	\$7,301.98	\$3,321.84	\$1,284.76	22
103,813.85	--	40,054.19	38,691.84	63,496.14	23
--	\$106,611.01	26,607.42	15,000.00	--	24
1,006,147.08	4,400,821.87	680,984.38	487,593.75	59,579.31	25
--	--	--	--	--	26
--	--	--	10,000.00	--	27
--	--	--	20,000.00	--	28
--	--	--	--	--	29
--	--	--	--	--	30
--	--	--	--	--	31
--	--	--	--	--	32
1,812,703.62	7,195,137.88	866,419.62	753,963.50	231,332.95	33
99,466.26	--	20,375.00	6,500.00	--	34
--	--	--	--	--	35
10,315.61	64,832.72	--	--	226.53	36
--	804.82	--	29.01	--	37
\$3,044,956.78	\$11,768,208.30	\$1,641,742.59	\$1,336,099.94	\$355,919.69	38
No Trust Department	\$3,938,662.47 6,658,589.88 21,302,807.32 335,277.84 183,197.46 -- 534,383.58 1,298,397.60 866,727.98 26,960.45 2,428,569.83	No Trust Department	No Trust Department	No Trust Department	39 40 41 42 43 44 45 46 47 48 49
	\$37,573,574.41				50

		CAMBRIDGE
LIABILITIES		
		CAMBRIDGE TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$14,537,792.52
2	Time deposits of individuals, partnerships and corporations	--
3	Deposits of U. S. Government (including Postal Savings)	427,048.78
4	Deposits of states, counties, and municipalities	447,415.74
5	Deposits of banks	742,507.82
6	Due to Savings Department	94,097.05
7	Other deposits (certified, officers' checks, etc.)	660,151.53
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	--
12	Accrued for taxes, interest, expenses, etc.	230,489.65
13	Other liabilities	27,178.84
14	Capital stock Preferred	--
15	Capital stock Common	500,000.00
16	Surplus	500,000.00
17	Undivided profits	234,709.81
18	Preferred stock retirement fund	--
19	Other capital reserves	320,116.65
20	Total	\$18,721,508.39
SAVINGS DEPARTMENT		
21	Savings deposits	\$2,358,078.34
22	Club deposits	--
23	Income collected not earned	--
24	Accrued for taxes, interest, expenses, etc.	6,820.00
25	Other liabilities	14,786.82
26	Guaranty fund	166,092.75
27	Profit and loss, including net current period earnings	218,881.96
28	Other capital reserves	3,160.08
29	Total	\$2,767,819.95
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	92
31	Average real estate loan	\$16,423.54
32	Average rate on real estate loans	4.86
33	Number of personal security loans	
34	Average personal security loan	
35	Average rate on personal security loan	
36	Average rate on amount invested in securities	3.07
37	Average rate on amount invested in securities and loans	4.10
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	2.50
39	Amount of interest paid	\$49,841.03
40	Amount of deposits	\$1,445,346.11
41	Amount of withdrawals	\$1,217,414.25
42	Net increase	\$277,772.89
43	Number of deposits	4,395
44	Number of withdrawals	3,200
45	Number of accounts opened	595
46	Number of accounts closed	523
47	Net increase in number of accounts	72
48	Number of accounts, December 31, 1958	3,177
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	\$7,523,307.25
50	Income	89,035.19
51	Earnings no transferred to the Commercial Department	--
52	Other liabilities	--
53	Total	\$7,612,342.44
54	As agent, custodian, etc.	\$10,495,611.64
55	As corporate agent or trustee	--

¹ Decrease.

CAMBRIDGE			CHATHAM	CHELMSFORD	
COUNTY BANK AND TRUST COMPANY	HARVARD TRUST COMPANY	UNIVERSITY TRUST COMPANY	CHATHAM TRUST COMPANY	CHELMSFORD TRUST COMPANY	
\$8,802,223.25	\$71,432,602.94	\$2,365,735.43	\$1,371,639.70	\$984,086.55	1
10,000.00	40,000.00	128,000.00	--	25,000.00	2
345,603.67	2,128,326.58	167,091.34	318.75	36,854.35	3
627,195.10	4,695,045.29	111,736.55	79,594.35	608,825.68	4
91,136.95	4,644,254.61	235,579.45	65,642.12	15,000.00	5
--	158,449.17	48,873.37	15,000.00	--	6
723,556.64	5,294,829.20	88,741.63	4,541.38	18,347.90	7
--	--	--	--	--	8
--	--	--	--	--	9
--	--	--	--	--	10
89,622.92	407,535.89	--	--	35,170.20	11
91,145.37	564,300.00	33,200.00	3,500.00	1,109.95	12
24,926.59	248,870.25	406.00	1,956.63	14,989.62	13
--	--	--	--	--	14
300,000.00	2,000,000.00	200,000.00	50,000.00	130,000.00	15
400,000.00	3,000,000.00	100,000.00	50,000.00	90,000.00	16
261,384.10	1,343,916.39	217,999.77	69,712.32	41,629.34	17
--	--	--	--	--	18
214,006.35	1,471,312.70	44,296.72	8,423.12	--	19
\$11,980,800.94	\$97,429,443.02	\$3,741,660.26	\$1,720,328.37	\$2,001,013.59	20
\$2,697,022.62	\$10,686,444.35	\$1,410,138.63	\$1,137,480.12	\$315,778.40	21
61,969.00	58,136.00	18,012.00	2,449.50	1,946.50	22
1,333.19	--	--	8,360.87	--	23
31,593.59	14,013.18	7,800.00	7,200.00	2,726.96	24
32,512.27	286,722.38	11,116.51	23,834.75	33,212.15	25
150,000.00	537,000.00	100,000.00	61,600.00	634.28	26
16,506.39	171,293.34	94,675.45	83,611.52	1,621.40	27
54,019.72	14,599.05	--	11,563.18	--	28
\$3,044,956.78	\$11,768,208.30	\$1,641,742.59	\$1,336,099.94	\$355,919.69	29
212	880	157	154	19	30
\$8,550.48	\$8,176.29	\$5,518.59	\$4,895.86	\$12,175.41	31
4.55	4.75	4.61	5.18	5.83	32
9	--	1	2	--	33
\$11,051.80	--	\$20,375.00	\$3,250.00	--	34
4.57	--	5.00	4.65	--	35
2.75	3.16	2.39	2.36	2.75	36
3.94	4.14	3.67	4.04	5.21	37
2.00	2.00	2.00	2.75	2.00	38
\$49,241.57	\$191,056.35	\$24,932.79	\$28,563.63	\$468.01	39
\$1,270,063.78	\$5,687,169.63	\$697,956.22	\$636,281.92	\$528,109.52	40
\$1,347,440.41	\$5,839,318.37	\$694,058.13	\$676,496.64	\$212,799.13	41
\$ 28,135.06	\$38,907.61	\$28,830.88	\$ 11,651.09	\$315,778.40	42
11,969	42,876	6,984	5,223	1,921	43
7,991	27,502	4,840	3,807	646	44
1,053	3,433	375	247	391	45
1,023	3,914	408	371	79	46
30	1481	133	1124	512	47
4,480	21,348	3,661	2,179	512	48
No Trust Department	\$37,057,223.98	No Trust Department	No Trust Department	No Trust Department	49
	496,350.43				50
	--				51
	20,000.00				52
	\$37,573,574.41				53
	\$20,675,969.57				54
	\$540,150.00				55

ASSETS		CLINTON
		CLINTON TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	Nov. 20, 1929
	Began Business	Nov. 23, 1929
1	Cash, clearing and cash items in the process of collection	\$383,171.05
2	Balances with banks	1,446,801.54
3	U. S. Government obligations, direct and fully guaranteed	2,521,278.66
4	State, county and municipal obligations	603,953.59
5	Other bonds, notes and debentures	19,925.02
6	Corporate stocks	6,835.54
7	Real estate loans	295,985.34
8	Collateral loans	1,405,869.35
9	Unsecured loans	1,048,856.29
10	Installment loans	806,221.31
11	Overdrafts	126.91
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	190,000.00
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	834.69
16	Interest accrued but not collected	5.52
17	Other assets	--
18	Total	\$8,729,864.81
SAVINGS DEPARTMENT		
19	Began business	Nov. 23, 1929
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	Jan. 1-July 1
22	Cash, checks and cash items	\$16,455.25
23	Balances with banks	63,202.44
24	Due from Commercial department	76,784.44
25	U. S. Government obligations, direct and fully guaranteed	772,449.91
26	Other public funds	25,324.70
27	Railroad bonds	--
28	Telephone company bonds	--
29	Gas, electric and water company bonds	--
30	Other bonds	--
31	Bank and fire insurance company stock	18,025.84
32	Securities acquired for debt	--
33	Real estate loans	1,765,561.23
34	Other loans	517,610.72
35	Real estate owned, etc.	--
36	Income accrued but not collected	--
37	Other assets	--
38	Total	\$3,255,414.53
TRUST DEPARTMENT		
39	Government, state and municipal bonds	\$39,182.81
40	Other bonds	--
41	Stocks	22,796.24
42	Loans on real estate	2,633.52
43	Other loans	46,544.87
44	Real estate by foreclosure, etc.	--
45	Real estate owned	--
46	Deposits subject to check	7,746.25
47	Other bank deposits	269,182.13
48	Tangible personal property	--
49	Other assets	--
50	Total	\$388,085.82

DEDHAM	FALL RIVER		FRAMINGHAM	GARDNER	
DEDHAM TRUST COMPANY	B. M. C. DURFEE TRUST COMPANY	FALL RIVER TRUST COMPANY	FRAMINGHAM TRUST COMPANY	GARDNER TRUST COMPANY	
Dec. 19, 1957	Mar. 16, 1887	Mar. 6, 1919	Mar. 9, 1909	Oct. 1, 1916	
Jan. 13, 1958	July 9, 1888	July 23, 1919	Aug. 15, 1910	Oct. 10, 1916	1
\$90,535.11	\$959,449.40	\$1,396,182.02	\$728,573.80	\$331,459.91	2
136,492.65	2,817,055.93	3,663,181.61	3,922,378.52	787,340.11	3
--	3,798,575.00	3,163,831.75	7,491,406.79	3,140,290.25	4
402,793.96	2,396,254.79	394,805.78	375,045.48	532,510.39	5
264,817.05	--	167,205.40	--	149,812.50	6
--	253,605.00	20,529.24	--	28,674.33	7
10,000.00	1,161,739.08	10,000.00	729,218.78	50,000.00	8
62,373.43	2,215,764.20	2,329,925.61	1,180,649.52	308,579.82	9
420,730.17	2,795,632.12	2,458,578.62	1,750,992.44	302,714.69	10
126,039.59	2,052,502.79	1,169,700.86	4,560,184.04	821,773.82	11
239.35	576.84	3,152.40	625.80	--	12
76,991.65	572,989.45	304,807.20	459,151.70	110,262.66	13
--	--	--	22,021.47	--	14
--	--	--	--	--	15
8,330.39	23,528.94	6,184.40	27,666.42	--	16
3,035.80	59,031.80	30,988.85	39,327.82	--	17
13,227.57	6,800.00	6,739.57	8,000.00	--	
\$1,615,506.72	\$19,113,505.34	\$15,125,813.31	\$20,295,242.58	\$6,563,418.48	18
Jan. 13, 1958	Oct. 2, 1933	Jan. 2, 1920	Aug. 15, 1910	Oct. 10, 1916	19
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 5th	20
Jan. 15-July 15	Jan. 15-July 15	Apr. 15-Oct. 15	May 15-Nov. 15	Apr. 5-Oct. 5	21
\$12,227.67	\$32,054.71	\$55,027.21	\$15,458.21	\$18,944.10	22
51,570.91	25,000.00	55,000.00	35,738.57	273.36	23
8,464.71	459,097.62	349,184.91	92,825.71	68,349.94	24
35,040.63	3,802,350.00	4,239,512.50	2,108,371.33	860,078.13	25
--	--	933,132.47	1,077,545.24	457,970.52	26
--	--	--	--	--	27
--	--	--	--	--	28
--	--	--	--	--	29
--	--	75,519.20	--	--	30
--	29,737.35	63,440.82	--	34,011.55	31
--	--	--	--	--	32
185,387.77	7,420,876.99	8,049,638.84	5,749,597.95	2,008,510.20	33
6,178.79	--	91,557.61	1,081,567.14	--	34
--	--	12,449.50	--	--	35
--	48,569.94	35,887.84	34,717.48	--	36
128.55	--	23,472.59	--	--	37
\$298,999.03	\$11,817,686.61	\$13,983,823.49	\$10,195,821.63	\$3,448,137.80	38
No Trust Department	\$3,809,424.25	No Trust Department	\$978.00	\$35,000.00	39
	2,796,876.60		1,062.50	317,847.42	40
	16,001,534.11		242,777.60	418,772.62	41
	54,320.15		--	--	42
	56,243.14		--	--	43
	--		--	--	44
	286,174.71		--	12,500.00	45
	379,557.48		8,554.33	20,010.69	46
	1,151,249.98		208,966.46	21,177.01	47
	15,918.60		--	--	48
	11,311.90		516.83	--	49
	\$24,562,610.92		\$462,855.72	\$825,307.74	50

		CLINTON
LIABILITIES		CLINTON TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$5,607,436.81
2	Time deposits of individuals, partnerships and corporations	--
3	Deposits of U. S. Government (including Postal Savings)	175,635.39
4	Deposits of states, counties, and municipalities	1,644,064.16
5	Deposits of banks	84,100.17
6	Due to Savings Department	77,248.37
7	Other deposits (certified, officers' checks, etc.)	452,006.22
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	59,544.87
12	Accrued for taxes, interest, expenses, etc.	6,935.50
13	Other liabilities	13,728.87
14	Capital stock Preferred	--
15	Capital stock Common	300,000.00
16	Surplus	150,000.00
17	Undivided profits	67,000.00
18	Preferred stock retirement fund	--
19	Other capital reserves	92,164.45
20	Total	\$8,729,864.81
SAVINGS DEPARTMENT		
21	Savings deposits	\$2,870,423.34
22	Club deposits	89,283.50
23	Income collected not earned	2,919.47
24	Accrued for taxes, interest, expenses, etc.	27,000.00
25	Other liabilities	37,577.14
26	Guaranty fund	165,000.00
27	Profit and loss, including net current period earnings	53,000.00
28	Other capital reserves	10,211.08
29	Total	\$3,255,414.53
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	346
31	Average real estate loan	\$5,102.77
32	Average rate on real estate loans	4.79
33	Number of personal security loans	57
34	Average personal security loan	\$9,080.88
35	Average rate on personal security loan	4.72
36	Average rate on amount invested in securities	2.76
37	Average rate on amount invested in securities and loans	4.24
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	2.00
39	Amount of interest paid	\$50,912.68
40	Amount of deposits	\$1,272,985.20
41	Amount of withdrawals	\$1,277,614.28
42	Net increase	\$46,283.60
43	Number of deposits	17,348
44	Number of withdrawals	9,327
45	Number of accounts opened	836
46	Number of accounts closed	741
47	Net increase in number of accounts	95
48	Number of accounts, December 31, 1958	6,395
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	\$383,224.34
50	Income	4,861.48
51	Earnings no transferred to the Commercial Department	--
52	Other liabilities	--
53	Total	\$388,085.82
54	As agent, custodian, etc.	\$81,649.46
55	As corporate agent or trustee	--

1 Decrease.

DEDHAM	FALL RIVER		FRAMINGHAM	GARDNER	
DEDHAM TRUST COMPANY	B.M.C. DURFEE TRUST COMPANY	FALL RIVER TRUST COMPANY	FRAMINGHAM TRUST COMPANY	GARDNER TRUST COMPANY	
\$970,153.11	\$12,998,394.78	\$10,870,759.22	\$12,855,194.36	\$4,168,527.01	1
60,000.00	52,000.00	--	136,506.94	--	2
5,819.47	333,463.57	327,912.26	804,743.07	190,279.51	3
234,000.00	1,234,548.76	480,154.90	2,634,435.37	772,145.03	4
5,249.60	638,990.00	682,806.65	197,107.39	286,343.24	5
8,464.71	492,425.13	398,158.48	115,107.57	68,349.94	6
54,870.09	720,225.92	617,621.34	1,379,788.65	233,426.77	7
--	--	--	--	--	8
--	--	--	--	--	9
--	--	--	--	--	10
9,315.53	190,234.97	86,272.68	382,082.68	80,426.80	11
1,152.01	67,048.86	29,928.68	56,268.13	58,808.20	12
262.70	44,637.98	24,934.26	35,978.19	--	13
--	--	--	--	--	14
150,000.00	736,800.00	700,000.00	850,000.00	250,000.00	15
90,000.00	763,200.00	500,000.00	700,000.00	200,000.00	16
23,219.50	72,821.58	161,410.06	15,259.06	33,111.98	17
--	--	--	--	--	18
3,100.00	768,713.79	245,854.78	132,771.17	222,000.00	19
\$1,615,606.72	\$19,113,505.34	\$15,125,813.31	\$20,295,242.58	\$6,563,418.48	20
\$279,949.53	\$11,032,373.69	\$13,068,003.60	\$9,224,208.11	\$2,860,499.24	21
15,141.50	9,285.00	81,910.00	190,350.25	56,659.75	22
--	--	2,385.43	--	--	23
2,268.93	153,687.69	101,913.99	40,800.00	45,305.71	24
1,050.69	134,077.36	91,754.17	317,382.00	30,945.22	25
350.00	302,700.00	411,600.00	346,100.00	200,000.00	26
238.38	185,562.87	111,068.86	29,132.76	61,727.88	27
--	--	115,187.44	47,848.51	193,000.00	28
\$298,999.03	\$11,817,686.61	\$13,983,823.49	\$10,195,821.63	\$3,448,137.80	29
20	1,372	1,264	718	491	30
\$9,269.38	\$5,408.80	\$6,368.38	\$8,007.79	\$4,090.65	31
5.16	5.09	4.89	4.84	5.28	32
20	--	6	315	--	33
\$308.93	--	\$15,259.60	\$3,433.54	--	34
6.00	--	4.03	4.80	--	35
2.50	2.80	2.49	2.52	2.87	36
4.78	4.32	3.94	4.11	4.30	37
--	3.00	2.50	3.00	2.50	38
--	\$287,240.10	\$292,585.66	\$215,715.56	\$68,230.45	39
\$394,496.33	\$4,041,190.34	\$5,452,369.48	\$9,981,415.15	\$1,093,869.66	40
\$114,546.80	\$3,498,359.45	\$4,866,874.11	\$8,346,412.68	\$1,205,037.56	41
\$279,949.53	\$830,070.99	\$878,081.03	\$1,850,718.03	\$ ¹ 42,937.45	42
3,114	203,610	52,198	54,719	21,750	43
888	20,772	25,007	30,908	8,676	44
843	4,336	2,238	3,714	679	45
97	3,730	1,780	1,867	682	46
746	606	458	1,847	¹ 3	47
746	24,568	16,714	15,281	5,119	48
No Trust Department	\$24,382,950.78	No Trust Department	\$459,242.89	\$808,180.12	49
	179,660.14		3,612.83	17,127.62	50
	--		--	--	51
	--		--	--	52
	\$24,562,610.92		\$462,855.72	\$825,307.74	53
	\$5,475,107.68		\$80,230.14	--	54
	--		\$16,000.00	--	55

		GLOUCESTER
ASSETS		GLOUCESTER SAFE DEPOSIT AND TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	Feb. 20, 1891
	Began Business	Jan. 18, 1892
1	Cash, clearing and cash items in the process of collection	\$528,027.94
2	Balances with banks	582,426.57
3	U. S. Government obligations, direct and fully guaranteed	1,419,850.43
4	State, county and municipal obligations	--
5	Other bonds, notes and debentures	--
6	Corporate stocks	1,230.00
7	Real estate loans	261,054.62
8	Collateral loans	449,094.70
9	Unsecured loans	826,071.06
10	Installment loans	313,925.56
11	Overdrafts	229.66
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	50,680.45
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	--
16	Interest accrued but not collected	--
17	Other assets	1,770.08
18	Total	\$4,434,361.07
SAVINGS DEPARTMENT		
19	Began business	Jan. 5, 1909
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	Apr. 1-Oct. 1
22	Cash, checks and cash items	\$10,292.48
23	Balances with banks	10,000.00
24	Due from Commercial department	26,708.71
25	U. S. Government obligations, direct and fully guaranteed	849,826.05
26	Other public funds	267,000.00
27	Railroad bonds	--
28	Telephone company bonds	--
29	Gas, electric and water company bonds	--
30	Other bonds	22,645.00
31	Bank and fire insurance company stock	--
32	Securities acquired for debt	--
33	Real estate loans	1,657,522.54
34	Other loans	--
35	Real estate owned, etc.	5,351.39
36	Income accrued but not collected	3,592.76
37	Other assets	509.98
38	Total	\$2,853,449.51
TRUST DEPARTMENT		
39	Government, state and municipal bonds	\$64,888.26
40	Other bonds	214,378.55
41	Stocks	577,303.00
42	Loans on real estate	64,731.69
43	Other loans	--
44	Real estate by foreclosure, etc.	--
45	Real estate owned	40,599.68
46	Deposits subject to check	79,628.59
47	Other bank deposits	132,315.62
48	Tangible personal property	--
49	Other assets	102.00
50	Total	\$1,173,947.39

GREENFIELD	HARWICH	HOLYOKE	HYANNIS	LAWRENCE	
FRANKLIN COUNTY TRUST COMPANY	CAPE COD TRUST COMPANY	HADLEY FALLS TRUST COMPANY	HYANNIS TRUST COMPANY	ARLINGTON TRUST COMPANY	
Mar. 30, 1912	July 26, 1920	Nov. 6, 1916	May 24, 1916	Oct. 13, 1910	
July 1, 1912	Aug. 2, 1920	Jan. 2, 1917	July 1, 1916	Oct. 17, 1910	
\$500,116.39	\$274,204.61	\$3,705,295.56	\$724,419.55	\$1,695,513.78	1
2,279,260.45	322,790.54	4,232,385.82	1,011,176.60	3,052,449.02	2
2,823,674.54	2,008,250.00	3,318,049.56	3,178,989.00	7,407,988.55	3
60,000.00	179,000.00	2,335,018.49	273,160.79	71,426.98	4
100,361.25	48,950.00	3,199,518.23	166,700.00	--	5
30,000.00	28,122.58	60,002.00	--	--	6
356,197.30	--	193,492.16	195,868.56	340,908.03	7
1,167,570.93	408,135.09	4,761,891.30	537,655.04	3,866,869.89	8
756,709.74	2,365,720.87	5,046,045.39	1,423,257.82	3,723,103.03	9
1,251,335.55	226,835.20	793,430.56	561,042.43	6,295,051.79	10
304.71	638.66	455.70	532.57	9,452.30	11
265,521.64	87,923.54	880,684.42	103,250.00	441,623.96	12
2,400.60	--	--	--	--	13
--	--	7,749.75	--	--	14
4,634.50	--	22,677.64	--	10,151.23	15
35.00	--	--	247.93	1,018.68	16
125.50	557.30	28,561.50	--	2,749.45	17
\$9,598,248.10	\$5,951,128.39	\$28,585,258.08	\$8,176,300.29	\$26,918,306.69	18
July 1, 1912	Aug. 2, 1920	Jan. 2, 1918	July 1, 1916	Jan. 1, 1914	19
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	20
Mar. 1-Sept. 1	June 1-Dec. 1	Quarterly on 15th *	Jan. 10-July 10	Jan. 1-July 1	21
\$3,321.36	\$1,595.45	\$29,423.19	\$13,010.82	\$108,519.91	22
80,736.12	5,503.60	125,431.85	55,622.31	55,458.74	23
--	4,390.09	140,578.91	145,000.00	176,343.64	24
2,030,649.33	129,196.88	267,032.28	459,000.00	3,798,542.39	25
246,500.00	261,508.41	4,267,276.15	245,127.93	2,594,018.88	26
--	--	97,596.34	3,564.80	--	27
--	--	39,499.95	--	--	28
--	3,000.00	--	--	--	29
--	--	--	--	--	30
--	--	--	23,850.00	--	31
--	--	--	--	--	32
3,556,159.62	867,827.02	5,068,049.32	1,907,862.64	7,141,066.16	33
123,296.40	195,224.26	--	456,670.81	28,700.00	34
--	--	--	--	--	35
43.75	--	--	345.77	3,351.79	36
829.60	--	1,007.35	11.54	--	37
\$6,041,536.18	\$1,468,245.71	\$10,035,895.34	\$3,310,066.62	\$13,906,001.51	38
\$715,181.17	--	\$2,079,071.23	\$65,695.50	--	39
997,743.78	--	1,032,962.60	5,165.59	--	40
4,141,845.49	\$131,625.69	5,535,887.34	299,332.31	--	41
90,569.44	--	87,909.61	14,035.80	\$3,175.00	42
24,587.86	--	14,521.99	--	--	43
--	--	--	--	--	44
25,452.00	34,500.00	139,663.34	187,618.75	--	45
148,550.75	670.51	226,354.99	103,908.52	743.88	46
697,040.56	23,918.37	729,359.87	58,076.41	42,139.81	47
10,568.88	1,765.50	--	7,135.25	--	48
34,951.06	393.11	82,689.58	--	23.00	49
\$6,886,490.99	\$192,873.18	\$9,928,420.55	\$740,968.13	\$46,081.69	50

* Jan.-Apr.-July-Oct.

		GLOUCESTER
LIABILITIES		GLOUCESTER SAFE DEPOSIT AND TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$3,127,250.85
2	Time deposits of individuals, partnerships and corporations	139,500.00
3	Deposits of U. S. Government (including Postal Savings)	241,332.76
4	Deposits of states, counties, and municipalities	183,962.84
5	Deposits of banks	21,678.49
6	Due to Savings Department	26,708.71
7	Other deposits (certified, officers' checks, etc.)	17,198.23
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	--
12	Accrued for taxes, interest, expenses, etc.	40,000.00
13	Other liabilities	14,307.88
14	Capital stock Preferred	--
15	Capital stock Common	200,000.00
16	Surplus	150,000.00
17	Undivided profits	176,867.76
18	Preferred stock retirement fund	--
19	Other capital reserves	95,553.55
20	Total	\$4,434,361.07
SAVINGS DEPARTMENT		
21	Savings deposits	\$2,615,657.58
22	Club deposits	21,005.50
23	Income collected not earned	--
24	Accrued for taxes, interest, expenses, etc.	12,500.00
25	Other liabilities	29,786.43
26	Guaranty fund	140,000.00
27	Profit and loss, including net current period earnings	30,000.00
28	Other capital reserves	4,500.00
29	Total	\$2,853,449.51
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	346
31	Average real estate loan	\$4,790.52
32	Average rate on real estate loans	5.09
33	Number of personal security loans	--
34	Average personal security loan	--
35	Average rate on personal security loan	--
36	Average rate on amount invested in securities	2.58
37	Average rate on amount invested in securities and loans	4.07
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	2.00
39	Amount of interest paid	\$47,717.60
40	Amount of deposits	\$1,099,482.05
41	Amount of withdrawals	\$1,119,061.37
42	Net increase	\$28,138.28
43	Number of deposits	15,057
44	Number of withdrawals	5,840
45	Number of accounts opened	1,099
46	Number of accounts closed	612
47	Net increase in number of accounts	487
48	Number of accounts, December 31, 1958	4,171
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	\$1,168,118.83
50	Income	5,828.56
51	Earnings not transferred to the Commercial Department	--
52	Other liabilities	--
53	Total	\$1,173,947.39
54	As agent, custodian, etc.	\$1,487,168.65
55	As corporate agent or trustee	--

¹ Decrease.

GREENFIELD	HARWICH	HOLYOKE	HYANNIS	LAWRENCE	
FRANKLIN COUNTY TRUST COMPANY	CAPE COD TRUST COMPANY	HADLEY FALLS TRUST COMPANY	HYANNIS TRUST COMPANY	ARLINGTON TRUST COMPANY	
\$6,347,592.50	\$3,932,975.15	\$20,096,568.81	\$5,051,313.84	\$16,558,955.68	1
--	50,000.00	20,000.00	30,000.00	410,879.38	2
120,450.24	5,039.97	1,434,489.62	299,184.76	804,684.40	3
1,290,688.63	1,030,400.32	1,655,065.16	755,154.75	2,358,476.27	4
344,275.93	191,639.13	1,114,335.31	408,863.29	1,276,400.36	5
--	6,807.34	180,421.12	145,000.00	176,343.64	6
386,886.05	38,616.65	1,707,124.72	300,039.01	1,994,164.23	7
--	300,000.00	--	--	--	8
--	--	--	--	--	9
--	--	7,749.75	--	--	10
36,559.82	44,973.82	51,355.63	57,300.00	503,679.78	11
52,000.00	21,000.00	--	60,200.00	198,684.21	12
4,802.02	--	24,111.06	32,878.27	52,164.28	13
--	--	--	--	--	14
400,000.00	125,000.00	1,000,000.00	300,000.00	500,000.00	15
200,000.00	125,000.00	500,000.00	300,000.00	1,200,000.00	16
284,086.81	44,312.98	103,172.32	274,943.02	154,169.51	17
--	--	--	--	--	18
130,906.10	35,363.03	690,864.58	161,423.35	729,704.95	19
\$9,598,248.10	\$5,951,128.39	\$28,585,258.08	\$8,176,300.29	\$26,918,306.69	20
\$5,222,224.03	\$1,298,882.33	\$9,080,337.05	\$2,953,313.81	\$12,302,569.31	21
7,615.00	3,992.50	75,173.00	12,186.00	295,270.50	22
--	3,842.60	--	18,850.00	14,335.22	23
86,600.00	9,400.00	--	26,867.89	--	24
45,067.57	7,717.49	161,987.11	28,612.52	101,907.51	25
400,000.00	72,000.00	500,000.00	195,000.00	602,000.00	26
234,029.58	67,910.79	66,002.28	25,236.40	319,834.69	27
46,000.00	4,500.00	152,395.90	50,000.00	270,084.28	28
\$6,041,536.18	\$1,468,245.71	\$10,035,895.34	\$3,310,066.62	\$13,906,001.51	29
751	196	407	355	854	30
\$4,735.23	\$4,427.68	\$12,421.68	\$5,374.26	\$8,361.90	31
4.64	5.47	4.74	5.18	4.63	32
31	26	--	190	4	33
\$3,977.30	\$7,508.62	--	\$2,403.53	\$7,175.00	34
4.21	4.29	--	4.41	3.81	35
2.65	2.51	2.69	3.17	2.56	36
3.88	4.51	3.73	4.59	3.65	37
2.25	2.50	3.00	2.00	2.75	38
\$113,955.85	\$27,604.98	\$232,526.70	\$52,906.54	\$295,495.56	39
\$1,065,399.03	\$827,699.70	\$4,749,562.81	\$1,253,654.50	\$5,521,414.76	40
\$1,270,542.04	\$767,379.59	\$3,126,779.00	\$1,267,135.58	\$4,733,772.43	41
\$191,187.16	\$87,925.09	\$1,855,310.51	\$39,425.46	\$1,083,137.89	42
6,209	5,447	35,899	11,749	59,322	43
5,111	3,551	25,153	7,593	29,490	44
346	443	2,952	729	4,035	45
511	366	3,582	803	2,725	46
1165	77	1630	174	1,310	47
5,188	2,315	12,657	4,875	16,692	48
\$6,816,448.00	\$192,475.96	\$9,841,968.39	\$715,336.23	\$45,337.81	49
69,380.22	397.22	86,452.16	13,131.90	743.88	50
--	--	--	--	--	51
662.77	--	--	12,500.00	--	52
\$6,886,490.99	\$192,873.18	\$9,928,420.55	\$740,968.13	\$40,091.69	53
\$1,786,163.11	--	\$2,763,762.17	\$51,571.00	--	54
\$100.00	--	\$669.00	--	--	55

		LEXINGTON
ASSETS		LEXINGTON TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	Jan. 8, 1914
	Began Business	Apr. 21, 1914
1	Cash, clearing and cash items in the process of collection	\$362,804.27
2	Balances with banks	1,413,093.72
3	U. S. Government obligations, direct and fully guaranteed	5,088,243.26
4	State, county and municipal obligations	311,914.82
5	Other bonds, notes and debentures	--
6	Corporate stocks	15,060.00
7	Real estate loans	--
8	Collateral loans	449,577.20
9	Unsecured loans	2,247,483.44
10	Installment loans	1,060,639.43
11	Overdrafts	388.33
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	335,488.56
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	9,798.59
16	Interest accrued but not collected	27,259.04
17	Other assets	--
18	Total	\$11,321,750.66
SAVINGS DEPARTMENT		
19	Began business	Apr. 21, 1914
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	June 30-Dec. 31
22	Cash, checks and cash items	
23	Balances with banks	\$102,200.60
24	Due from Commercial department	13,078.19
25	U. S. Government obligations, direct and fully guaranteed	895,689.46
26	Other public funds	193,828.89
27	Railroad bonds	--
28	Telephone company bonds	--
29	Gas, electric and water company bonds	--
30	Other bonds	--
31	Bank and fire insurance company stock	5,000.00
32	Securities acquired for debt	--
33	Real estate loans	1,060,095.56
34	Other loans	75,170.23
35	Real estate owned, etc.	--
36	Income accrued but not collected	7,191.82
37	Other assets	--
38	Total	\$2,352,254.75
TRUST DEPARTMENT		
39	Government, state and municipal bonds	\$3,000.00
40	Other bonds	--
41	Stocks	6,504.14
42	Loans on real estate	2,500.00
43	Other loans	--
44	Real estate by foreclosure, etc.	--
45	Real estate owned	--
46	Deposits subject to check	370.72
47	Other bank deposits	--
48	Tangible personal property	--
49	Other assets	--
50	Total	\$12,374.86

LYNN			MALDEN	MANCHESTER	
ESSEX TRUST COMPANY	LYNN SAFE DEPOSIT AND TRUST COMPANY	SECURITY TRUST COMPANY	MALDEN TRUST COMPANY	MANCHESTER TRUST COMPANY	
July 18, 1904 Aug. 19, 1904 \$1,597,364.87 3,959,802.88 8,323,988.73 2,572,849.43 51,052.45 -- 1,399,515.89 1,933,224.40 6,276,301.09 5,961,789.64 2,089.03 382,311.09 4,288.70 -- 2,307.21 7,483.22 9,850.08	Apr. 20, 1887 Dec. 1, 1888 \$577,069.38 678,131.60 902,903.76 141,012.60 93,775.00 83,122.02 30,482.00 367,421.13 2,748,434.28 470,296.70 -- -- -- -- -- -- 485.14 2,851.23	Apr. 26, 1890 Jan. 15, 1891 \$1,973,776.53 2,521,935.08 4,014,268.76 95,618.59 1,214,412.50 47,750.00 40,695.36 1,420,840.99 4,966,059.89 925,965.20 185.09 359,270.07 -- -- -- 27,572.96 37,870.03 40.00	June 3, 1896 Dec. 1, 1896 \$675,157.79 5,897,004.29 4,992,286.15 11,016.04 13,043.91 27,385.25 80,256.75 3,654,660.36 6,970,406.27 2,132,812.22 38,981.95 261,846.77 -- -- -- 39,182.98 43,921.46 141,627.86	Apr. 12, 1911 May 1, 1911 \$51,548.49 170,493.68 223,700.00 -- 23,937.50 -- 3,275.00 91,170.76 810,435.78 77,365.49 -- 8,864.64 -- -- -- -- -- 4,909.56	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17
\$32,484,218.71	\$6,095,174.84	\$17,646,261.05	\$24,979,590.05	\$1,465,700.90	18
Dec. 1, 1933 Monthly on 1st Apr. 15-Oct. 15 \$35,095.40 40,715.04 44,900.23 6,578,186.60 123,158.30 24,500.00 131,193.30 304,078.36 -- 224,424.47 -- 2,322,261.20 45,600.00 -- 22,039.44 --	Jan. 2, 1934 Monthly on 1st Apr. 1-Oct. 1 \$57,894.75 21,571.65 578,539.06 160,800.50 45,306.00 19,500.00 10,204.00 -- 14,657.56 314,531.28 -- -- 45.32 --	June 1, 1917 Monthly on 1st Apr. 15-Oct. 15 \$73,012.21 71,973.23 83,845.09 3,873,078.13 996,047.13 -- -- -- 50,000.00 -- -- -- 4,080,129.99 60,880.00 -- 55,245.06 18,845.72	Sept. 23, 1923 Monthly on 1st Jan. 15-July 15 \$6,351.26 131,838.94 75,619.37 1,251,160.48 66,416.80 25,000.00 -- -- -- -- 114,499.97 -- 1,567,104.18 96,547.54 -- 22,028.43 --	Jan. 6, 1921 Monthly-Last day Apr. 15-Oct. 15 -- \$1,868.27 4,466.44 425,730.01 -- -- -- -- -- -- 316,328.01 -- -- -- --	19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37
\$9,896,152.34	\$1,223,050.12	\$9,363,056.56	\$3,356,566.97	\$748,392.73	38
\$611,867.62 725,456.15 2,266,076.85 -- 55,000.00 -- 404,500.00 240,041.62 437,291.54 -- 12,195.50	\$839,049.22 92,785.85 2,257,863.92 32,907.50 -- -- 180,749.50 189,174.78 540,544.41 -- 5,144.25	\$236,357.90 10,160.00 608,681.47 9,323.42 -- -- 33,000.00 22,999.54 71,616.39 -- 12.00	\$834,760.17 1,025,546.66 7,433,599.83 54,120.00 177,000.00 -- 98,997.72 618,590.26 1,051,678.56 21,787.65 375,137.48	No Trust Department	39 40 41 42 43 44 45 46 47 48 49
\$4,752,429.28	\$4,138,219.43	\$992,150.72	\$11,691,218.33		50

		LEXINGTON
LIABILITIES		LEXINGTON TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$7,298,350.12
2	Time deposits of individuals, partnerships and corporations	--
3	Deposits of U. S. Government (including Postal Savings)	315,360.48
4	Deposits of states, counties, and municipalities	2,264,145.83
5	Deposits of banks	336,572.33
6	Due to Savings Department	13,078.19
7	Other deposits (certified, officers' checks, etc.)	138,114.54
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	86,998.44
12	Accrued for taxes, interest, expenses, etc.	58,110.83
13	Other liabilities	22,609.71
14	Capital stock Preferred	--
15	Capital stock Common	250,000.00
16	Surplus	250,000.00
17	Undivided profits	185,392.14
18	Preferred stock retirement fund	--
19	Other capital reserves	103,018.05
20	Total	\$11,321,750.66
SAVINGS DEPARTMENT		
21	Savings deposits	\$2,141,763.86
22	Club deposits	38,123.50
23	Income collected not earned	737.64
24	Accrued for taxes, interest, expenses, etc.	--
25	Other liabilities	13,975.97
26	Guaranty fund	120,000.00
27	Profit and loss, including net current period earnings	27,653.78
28	Other capital reserves	10,000.00
29	Total	\$2,352,254.75
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	158
31	Average real estate loan	\$6,709.46
32	Average rate on real estate loans	4.64
33	Number of personal security loans	4
34	Average personal security loan	\$18,792.55
35	Average rate on personal security loan	5.17
36	Average rate on amount invested in securities	3.08
37	Average rate on amount invested in securities and loans	3.89
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	2.00
39	Amount of interest paid	\$34,454.33
40	Amount of deposits	\$1,617,645.16
41	Amount of withdrawals	\$1,502,014.59
42	Net increase	\$150,084.90
43	Number of deposits	12,648
44	Number of withdrawals	8,096
45	Number of accounts opened	981
46	Number of accounts closed	894
47	Net increase in number of accounts	87
48	Number of accounts, December 31, 1958	4,892
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	\$12,169.31
50	Income	205.55
51	Earnings no transferred to the Commercial Department	--
52	Other liabilities	--
53	Total	\$12,374.86
54	As agent, custodian, etc.	--
55	As corporate agent or trustee	--

¹ Decrease.

LYNN			MALDEN	MANCHESTER	
ESSEX TRUST COMPANY	LYNN SAFE DEPOSIT AND TRUST COMPANY	SECURITY TRUST COMPANY	MALDEN TRUST COMPANY	MANCHESTER TRUST COMPANY	
\$23,488,092.60	\$4,270,977.08	\$12,123,462.69	\$19,524,081.72	\$1,094,348.76	1
69,000.00	225,360.92	130,000.00	44,181.95	--	2
1,091,346.63	88,135.22	603,841.92	488,612.82	21,603.40	3
834,742.34	143,306.77	1,645,717.53	493,701.83	102,329.47	4
1,368,896.80	174,098.42	741,910.53	190,533.55	--	5
125,910.83	21,571.65	84,038.19	85,284.34	4,466.44	6
1,435,039.16	30,879.64	741,420.63	1,618,358.45	11,355.20	7
--	--	--	--	--	8
--	--	--	--	--	9
665,753.10	39,216.72	116,533.16	183,524.20	--	10
202,379.33	54.75	154,902.60	132,386.26	8,212.94	11
184,377.54	302.97	2,553.31	156,518.94	95.36	12
--	--	--	--	--	13
825,000.00	200,000.00	500,000.00	600,000.00	100,000.00	14
1,200,000.00	400,000.00	500,000.00	800,000.00	50,000.00	15
519,394.54	423,574.47	201,499.14	153,884.97	64,788.56	16
--	--	--	--	--	17
474,285.84	77,696.23	100,381.35	508,521.02	8,500.77	18
\$32,484,218.71	\$6,095,174.84	\$17,646,261.05	\$24,979,590.05	\$1,465,700.90	19
\$9,109,437.39	\$1,020,620.25	\$8,120,141.92	\$2,942,580.76	\$642,022.53	20
49,697.25	--	149,178.50	80,221.75	8,673.50	21
--	--	535.55	72.02	--	22
93,553.68	--	93,834.70	15,375.45	--	23
8,097.17	--	66,001.23	15,349.42	4,356.86	24
176,815.95	66,500.00	525,000.00	200,000.00	50,000.00	25
394,243.40	132,929.87	362,789.20	67,752.29	43,389.84	26
64,307.50	3,000.00	45,575.46	35,215.28	--	27
\$9,896,152.34	\$1,223,050.12	\$9,363,056.56	\$3,356,566.97	\$748,392.73	28
410	47	525	282	114	29
\$5,664.05	\$6,692.15	\$7,771.67	\$5,557.10	\$2,774.80	30
4.45	4.83	4.54	4.61	4.97	31
1	--	4	32	--	32
\$45,600.00	--	\$15,220.00	\$3,017.11	--	33
4.50	--	4.05	4.18	--	34
3.25	2.88	2.70	3.23	2.81	35
3.48	3.39	3.53	3.95	3.79	36
2.00	2.00	2.00	1.00	2.00	37
\$158,749.80	\$19,076.78	\$148,141.19	\$27,038.80	\$11,844.37	38
\$5,616,088.30	\$408,079.40	\$3,910,958.33	\$1,340,870.46	\$373,563.38	39
\$5,570,494.76	\$408,497.09	\$3,993,955.81	\$1,609,360.19	\$406,384.63	40
\$204,343.34	\$18,659.09	\$65,143.71	\$1,241,350.93	\$120,976.88	41
58,039	2,759	42,295	11,385	4,304	42
39,276	1,500	28,448	7,754	2,593	43
3,549	160	1,415	529	220	44
3,266	172	1,737	958	217	45
283	112	1,322	1,429	3	46
17,914	1,030	14,672	5,628	1,741	47
\$4,684,204.26	\$4,016,447.20	\$978,460.05	\$11,510,267.88	No Trust Department	48
68,225.02	121,772.23	13,690.67	158,698.20	--	49
--	--	--	--	--	50
--	--	--	22,252.25	--	51
\$4,752,429.28	\$4,138,219.43	\$992,150.72	\$11,691,218.33	--	52
\$553,778.07	--	--	\$2,952,344.98	--	53
--	--	--	--	--	54
--	--	--	--	--	55

		MEDFORD
ASSETS		DEPOSITORS TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	Oct. 20, 1953
	Began Business	Feb. 16, 1954
1	Cash, clearing and cash items in the process of collection	\$235,386.62
2	Balances with banks	543,212.60
3	U. S. Government obligations, direct and fully guaranteed	571,677.25
4	State, county and municipal obligations	--
5	Other bonds, notes and debentures	--
6	Corporate stocks	--
7	Real estate loans	169,155.28
8	Collateral loans	493,389.70
9	Unsecured loans	572,321.09
10	Installment loans	396,747.42
11	Overdrafts	73.99
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	169,476.46
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	--
16	Interest accrued but not collected	--
17	Other assets	30,235.97
18	Total	\$3,181,676.38
SAVINGS DEPARTMENT		
19	Began business	Feb. 16, 1954
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	Jan. 15-July 15
22	Cash, checks and cash items	--
23	Balances with banks	\$61,119.46
24	Due from Commercial department	20,767.99
25	U. S. Government obligations, direct and fully guaranteed	198,735.78
26	Other public funds	--
27	Railroad bonds	--
28	Telephone company bonds	--
29	Gas, electric and water company bonds	--
30	Other bonds	--
31	Bank and fire insurance company stock	--
32	Securities acquired for debt	--
33	Real estate loans	523,727.69
34	Other loans	--
35	Real estate owned, etc.	--
36	Income accrued but not collected	--
37	Other assets	--
38	Total	\$804,350.92
TRUST DEPARTMENT		
39	Government, state and municipal bonds	No Trust
40	Other bonds	Department
41	Stocks	
42	Loans on real estate	
43	Other loans	
44	Real estate by foreclosure, etc.	
45	Real estate owned	
46	Deposits subject to check	
47	Other bank deposits	
48	Tangible personal property	
49	Other assets	
50	Total	

MELROSE	MIDDLEBOROUGH	NATICK	NORTH ADAMS	NORWOOD	
MELROSE TRUST COMPANY	MIDDLEBOROUGH TRUST COMPANY	NATICK TRUST COMPANY	NORTH ADAMS TRUST COMPANY	NORWOOD BANK AND TRUST COMPANY	
Jan. 19, 1916	May 18, 1916	Aug. 20, 1916	Oct. 20, 1904	June 10, 1955	
Jan. 24, 1916	July 1, 1916	Sept. 5, 1916	Nov. 22, 1904	Dec. 1, 1955	1
\$210,564.87	\$234,321.09	\$323,681.80	\$219,327.19	\$81,477.71	2
1,277,261.50	433,372.74	9,960,637.89	1,213,270.94	444,234.57	3
2,046,997.25	2,666,281.92	3,561,304.25	2,405,349.69	656,034.65	4
623,555.11	836,601.38	160,000.00	21,115.00	--	5
--	97,411.96	--	1.00	1.00	6
--	--	27,699.86	--	--	7
900.00	9,542.95	2,787.19	5,016.86	--	8
1,960,742.96	231,456.48	941,860.84	1,025,558.23	241,233.79	9
1,377,491.29	552,540.60	475,446.13	988,158.93	97,650.00	10
614,876.15	333,070.62	2,018,764.06	361,023.28	569,485.44	11
8,162.68	631.16	1,724.10	418.28	520.85	12
169,709.26	18,000.00	92,923.90	79,059.23	181,887.36	13
--	--	--	--	--	14
6,624.48	--	2,657.82	--	18,736.90	15
18,273.55	--	--	11,367.71	2,188.94	16
2,482.79	5,065.92	--	--	--	17
\$8,267,641.89	\$5,418,296.82	\$9,569,487.84	\$6,329,666.34	\$2,293,451.21	18
Jan. 24, 1916	July 1, 1916	Sept. 5, 1916	May 18, 1925	Dec. 1, 1955	19
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	20
Jan. 15-July 15	Jan. 10-July 10	Mar. 10-Sept. 10	Feb. 1-Aug. 1	Jan. 15-July 15	21
\$7,869.46	\$21,897.63	\$20,123.82	\$6,925.73	--	22
30,166.49	40,513.28	226,475.25	25,747.88	\$36,439.55	23
23,213.69	51,358.63	93,719.65	39,357.47	20,850.43	24
952,145.86	1,778,304.69	1,252,043.25	707,362.50	807,729.63	25
--	326,706.24	565,289.75	--	307,973.74	26
--	--	--	--	4,781.25	27
--	25,000.00	--	--	8,848.88	28
--	--	--	--	--	29
--	--	--	--	10,244.80	30
--	--	33,473.37	20,330.03	13,990.31	31
--	--	--	--	--	32
814,829.45	1,856,548.10	1,241,146.92	1,744,168.71	1,317,851.79	33
111,660.00	115,758.70	30,000.00	104,643.80	--	34
--	4,600.00	--	--	--	35
8,514.30	--	--	--	5,043.54	36
--	43.40	--	--	--	37
\$1,948,399.25	\$4,220,730.67	\$3,462,272.01	\$2,648,536.12	\$2,533,753.92	38
No Trust Department	\$54,360.00	No Trust Department	\$207,133.82	No Trust Department	39
	84,936.55		296,517.05		40
	392,059.90		1,910,903.09		41
	325.00		17,700.00		42
	--		35,490.00		43
	--		--		44
	9,900.00		--		45
	8,649.89		79,018.24		46
	32,272.54		77,623.89		47
	5.00		2,127.00		48
	--		1,365.52		49
	\$582,508.88		\$2,627,878.61		50

		MEDFORD
LIABILITIES		DEPOSITORS TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$1,778,119.42
2	Time deposits of individuals, partnerships and corporations	--
3	Deposits of U. S. Government (including Postal Savings)	93,237.81
4	Deposits of states, counties, and municipalities	317,176.04
5	Deposits of banks	359,020.93
6	Due to Savings Department	25,842.99
7	Other deposits (certified, officers' checks, etc.)	158,175.34
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	31,291.52
12	Accrued for taxes, interest, expenses, etc.	800.00
13	Other liabilities	2,411.20
14	Capital stock Preferred	--
15	Capital stock Common	280,000.00
16	Surplus	100,000.00
17	Undivided profits	21,001.13
18	Preferred stock retirement fund	--
19	Other capital reserves	14,600.00
20	Total	\$3,181,676.38
SAVINGS DEPARTMENT		
21	Savings deposits	\$755,431.26
22	Club deposits	15,628.00
23	Income collected not earned	--
24	Accrued for taxes, interest, expenses, etc.	6,953.97
25	Other liabilities	5,420.92
26	Guaranty fund	5,003.25
27	Profit and loss, including net current period earnings	15,913.52
28	Other capital reserves	--
29	Total	\$804,350.92
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	56
31	Average real estate loan	\$9,352.28
32	Average rate on real estate loans	5.19
33	Number of personal security loans	
34	Average personal security loan	
35	Average rate on personal security loan	
36	Average rate on amount invested in securities	2.72
37	Average rate on amount invested in securities and loans	4.52
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	2.00
39	Amount of interest paid	\$9,670.88
40	Amount of deposits	\$617,038.26
41	Amount of withdrawals	\$424,268.63
42	Net increase	\$202,440.51
43	Number of deposits	4,687
44	Number of withdrawals	2,572
45	Number of accounts opened	449
46	Number of accounts closed	229
47	Net increase in number of accounts	220
48	Number of accounts, December 31, 1958	1,416
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	No Trust Department
50	Income	
51	Earnings no transferred to the Commercial Department	
52	Other liabilities	
53	Total	
54	As agent, custodian, etc.	
55	As corporate agent or trustee	

¹ Decrease.

MELROSE	MIDDLEBOROUGH	NATICK	NORTH ADAMS	NORWOOD	
MELROSE TRUST COMPANY	MIDDLEBOROUGH TRUST COMPANY	NATICK TRUST COMPANY	NORTH ADAMS TRUST COMPANY	NORWOOD BANK AND TRUST COMPANY	
\$6,046,587.12	\$3,244,749.70	\$6,360,150.83	\$4,302,907.38	\$1,321,923.98	1
--	--	--	--	--	2
156,473.44	133,337.62	168,186.33	275,698.70	27,421.02	3
352,338.77	1,238,031.24	895,104.81	335,498.03	170,000.00	4
272,315.11	362,478.60	932,267.46	325,927.98	60,000.00	5
27,835.85	51,358.63	98,958.12	39,551.42	20,850.43	6
665,825.16	6,414.02	109,978.62	234,923.55	35,084.93	7
--	--	--	--	--	8
--	--	--	--	--	9
--	--	--	--	--	10
76,687.96	--	181,587.74	--	52,002.35	11
55,000.00	5,000.00	53,910.76	51,442.18	1,034.50	12
20,034.87	10,584.50	12,000.00	--	27,868.13	13
--	--	--	--	--	14
200,000.00	150,000.00	150,000.00	250,000.00	300,000.00	15
250,000.00	150,600.00	300,000.00	350,000.00	167,500.00	16
48,522.83	56,342.51	254,778.73	113,033.10	50,149.26	17
--	--	--	--	--	18
96,020.78	10,000.00	52,564.42	50,684.00	59,616.61	19
\$8,267,641.89	\$5,418,296.82	\$9,569,487.84	\$6,329,666.34	\$2,293,451.21	20
\$1,735,848.78	\$3,905,529.46	\$3,034,172.23	\$2,431,807.59	\$2,343,882.52	21
53,956.00	24,925.00	89,241.50	5,507.00	33,739.00	22
1,953.81	238.50	--	--	--	23
14,400.00	--	20,000.00	--	31,270.11	24
10,009.49	13,181.52	22,715.81	18,291.96	42,377.07	25
100,000.00	200,000.00	178,656.47	106,000.00	55,230.00	26
32,103.37	76,856.19	93,005.62	86,929.57	27,255.22	27
127.80	--	24,480.38	--	--	28
\$1,948,399.25	\$4,220,730.67	\$3,462,272.01	\$2,648,536.12	\$2,533,753.92	29
128	413	340	276	179	30
\$6,365.85	\$4,495.27	\$3,650.43	\$6,319.45	\$7,362.30	31
4.58	5.00	4.81	4.82	5.35	32
8	12	1	26		33
\$13,957.50	\$9,646.55	\$30,000.00	\$4,024.76		34
4.01	4.14	5.00	4.28		35
2.65	2.85	2.55	3.02	2.62	36
3.58	3.85	3.46	4.29	4.10	37
2.00	3.00	2.25	3.00	3.00	38
\$28,318.93	\$103,957.98	\$59,441.85	\$59,555.87	\$59,256.08	39
\$1,214,263.58	\$1,537,655.75	\$1,755,871.53	\$927,048.44	\$1,324,958.46	40
\$1,162,359.36	\$1,429,305.69	\$1,639,724.73	\$616,093.70	\$1,101,117.96	41
\$80,223.15	\$212,308.04	\$175,588.65	\$370,510.61	\$283,096.58	42
12,920	13,541	16,462	5,061	10,956	43
8,618	8,798	9,990	2,558	5,676	44
795	729	983	320	727	45
880	623	878	240	471	46
185	106	105	80	256	47
5,304	5,950	6,157	1,851	3,281	48
No Trust Department	\$578,207.76 4,301.12 -- --	No Trust Department	\$2,602,014.77 25,863.84 -- --	No Trust Department	49 50 51 52
	\$582,508.88		\$2,627,878.61		53
	-- --		\$2,059,504.19 --		54 55

		PITTSFIELD
ASSETS		THE BERKSHIRE TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	May 27, 1895
	Began Business	July 11, 1895
1	Cash, clearing and cash items in the process of collection	\$500,687.18
2	Balances with banks	657,108.14
3	U. S. Government obligations, direct and fully guaranteed	2,382,706.25
4	State, county and municipal obligations	310,665.16
5	Other bonds, notes and debentures	179,272.81
6	Corporate stocks	1.00
7	Real estate loans	225,333.32
8	Collateral loans	1,217,325.13
9	Unsecured loans	1,121,747.09
10	Installment loans	653,993.23
11	Overdrafts	213.39
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	193,220.00
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	3,673.93
16	Interest accrued but not collected	--
17	Other assets	25,385.54
18	Total	\$7,471,332.17
SAVINGS DEPARTMENT		
19	Began business	Sept. 1, 1923
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	June 30-Dec. 31
22	Cash, checks and cash items	\$5,605.66
23	Balances with banks	56,644.04
24	Due from Commercial department	62,744.98
25	U. S. Government obligations, direct and fully guaranteed	1,053,373.86
26	Other public funds	345,363.14
27	Railroad bonds	79,504.52
28	Telephone company bonds	30,364.62
29	Gas, electric and water company bonds	49,725.00
30	Other bonds	50,000.00
31	Bank and fire insurance company stock	--
32	Securities acquired for debt	--
33	Real estate loans	1,681,875.77
34	Other loans	29,170.95
35	Real estate owned, etc.	--
36	Income accrued but not collected	--
37	Other assets	162.06
38	Total	\$3,444,534.60
TRUST DEPARTMENT		
39	Government, state and municipal bonds	\$184,435.64
40	Other bonds	633,438.86
41	Stocks	3,059,979.10
42	Loans on real estate	193,758.20
43	Other loans	1,685.36
44	Real estate by foreclosure, etc.	--
45	Real estate owned	180,546.35
46	Deposits subject to check	154,258.52
47	Other bank deposits	182,609.79
48	Tangible personal property	3,557.76
49	Other assets	43,810.89
50	Total	\$4,638,080.47

QUINCY	RANDOLPH	ROCKLAND	SALEM	SAUGUS	
QUINCY TRUST COMPANY	RANDOLPH TRUST COMPANY	ROCKLAND TRUST COMPANY	NAUMKEAG TRUST COMPANY	SAUGUS TRUST COMPANY	
Sept. 27, 1915	May 12, 1915	Sept. 10, 1907	Oct. 9, 1909	Apr. 13, 1928	
Dec. 15, 1915	July 9, 1915	Sept. 30, 1907	Oct. 12, 1909	June 15, 1928	
\$2,881,702.19	\$153,295.61	\$933,425.56	\$1,938,081.99	\$139,142.29	1
1,478,689.35	859,254.33	2,763,723.97	3,280,259.08	540,334.18	2
7,758,625.15	2,658,065.63	4,968,311.40	2,872,938.51	856,718.75	3
1,406,505.04	--	378,745.50	1,473,559.22	196,284.64	4
--	--	76,455.75	1,388,816.32	25,064.25	5
37,500.00	3,500.00	19,033.17	82,580.97	4,999.70	6
93,478.21	37,514.75	34,575.16	803,427.71	1,903.74	7
1,860,254.06	87,509.46	2,379,105.65	1,998,928.08	145,808.41	8
768,732.19	282,387.00	2,264,362.70	4,155,067.89	252,293.03	9
1,898,414.87	726,297.83	5,469,898.83	1,899,736.34	737,395.79	10
6,283.02	486.31	3,935.45	1,769.35	1,053.96	11
254,721.94	141,228.65	372,581.18	270,000.00	134,359.59	12
--	--	--	--	--	13
--	--	--	--	--	14
33,686.57	--	13,119.79	--	--	15
7,649.40	--	--	--	--	16
17,914.42	9,216.32	7,281.46	--	--	17
\$18,504,156.41	\$4,958,755.89	\$19,684,555.57	\$20,165,165.46	\$3,035,358.33	18
Dec. 15, 1915	July 9, 1915	Mar. 28, 1912	May 27, 1919	June 15, 1928	19
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	20
Apr. 15-Oct. 15	Apr. 15-Oct. 15	2nd Mon. June-Dec.	May 1-Nov. 1	Apr. 10-Oct. 10	21
\$11,927.40	\$10,261.73	--	--	\$15,442.94	22
10,775.02	18,600.02	\$17,000.00	\$37,616.18	15,577.28	23
64,296.59	46,633.88	145,803.08	67,792.14	67,966.08	24
3,372,574.07	743,140.63	2,433,971.00	1,507,628.07	878,123.63	25
--	193,030.02	304,351.99	135,723.75	150,359.54	26
--	--	--	--	1,897.50	27
--	--	--	--	--	28
--	--	--	158,623.48	10,000.00	29
--	--	--	--	--	30
--	1,022.00	--	4,978.11	4,133.80	31
--	--	--	--	--	32
3,147,084.24	701,446.72	2,573,576.36	2,263,419.69	1,305,732.42	33
167,599.57	--	154,500.00	--	--	34
--	--	--	--	--	35
18.13	--	--	--	--	36
3,955.79	--	4,364.67	--	--	37
\$6,778,230.81	\$1,714,135.00	\$5,633,567.10	\$4,175,781.42	\$2,449,233.19	38
No Trust Department	No Trust Department	\$24,573.13	\$1,697,811.19	No Trust Department	39
		287,179.34	1,273,661.54		40
		1,448,856.16	5,276,168.82		41
		100,127.09	--		42
		2,500.00	--		43
		--	--		44
		104,860.00	204,215.43		45
		50,533.00	248,094.16		46
		395,088.72	962,838.76		47
		10,048.03	6,398.50		48
		10,832.29	5,632.50		49
		\$2,434,597.76	\$9,674,820.90		50

		PITTSFIELD
LIABILITIES		THE BERKSHIRE TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$5,316,755.29
2	Time deposits of individuals, partnerships and corporations	--
3	Deposits of U. S. Government (including Postal Savings)	137,850.29
4	Deposits of states, counties, and municipalities	870,962.49
5	Deposits of banks	146,830.83
6	Due to Savings Department	65,865.59
7	Other deposits (certified, officers' checks, etc.)	31,118.06
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	975.24
12	Accrued for taxes, interest, expenses, etc.	29,986.04
13	Other liabilities	1,736.30
14	Capital stock Preferred	--
15	Capital stock Common	300,000.00
16	Surplus	400,000.00
17	Undivided profits	64,252.04
18	Preferred stock retirement fund	--
19	Other capital reserves	105,000.00
20	Total	\$7,471,332.17
SAVINGS DEPARTMENT		
21	Savings deposits	\$3,073,400.41
22	Club deposits	16,074.00
23	Income collected not earned	117.52
24	Accrued for taxes, interest, expenses, etc.	--
25	Other liabilities	22,800.00
26	Guaranty fund	150,000.00
27	Profit and loss, including net current period earnings	87,142.67
28	Other capital reserves	95,000.00
29	Total	\$3,444,534.60
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	145
31	Average real estate loan	\$11,599.14
32	Average rate on real estate loans	4.80
33	Number of personal security loans	29
34	Average personal security loan	\$1,005.89
35	Average rate on personal security loan	3.97
36	Average rate on amount invested in securities	3.55
37	Average rate on amount invested in securities and loans	4.17
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	3.00
39	Amount of interest paid	\$73,635.77
40	Amount of deposits	\$1,773,121.07
41	Amount of withdrawals	\$1,223,065.99
42	Net increase	\$623,690.85
43	Number of deposits	14,526
44	Number of withdrawals	5,980
45	Number of accounts opened	1,882
46	Number of accounts closed	526
47	Net increase in number of accounts	1,356
48	Number of accounts, December 31, 1958	4,150
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	\$4,499,802.43
50	Income	87,508.34
51	Earnings not transferred to the Commercial Department	--
52	Other liabilities	50,769.70
53	Total	\$4,638,080.47
54	As agent, custodian, etc.	\$3,555,101.36
55	As corporate agent or trustee	--

1 Decrease.

QUINCY	RANDOLPH	ROCKLAND	SALEM	SAUGUS	
QUINCY TRUST COMPANY	RANDOLPH TRUST COMPANY	ROCKLAND TRUST COMPANY	NAUMKEAG TRUST COMPANY	SAUGUS TRUST COMPANY	
\$13,248,047.16	\$3,125,817.42	\$12,360,651.62	\$13,718,166.57	\$2,017,599.34	1
--	142,088.58	--	--	--	2
561,326.15	153,288.14	269,165.11	860,960.15	59,529.85	3
1,301,344.65	581,071.15	3,282,888.63	873,909.05	332,805.88	4
810,324.60	358,880.40	820,252.10	1,102,716.24	71,132.23	5
64,296.59	46,633.88	152,200.56	67,792.14	73,090.82	6
1,096,091.27	10,130.94	994,733.65	1,013,868.33	66,463.63	7
--	--	--	--	--	8
--	--	--	--	--	9
--	--	--	--	--	10
183,955.29	44,466.00	130,000.00	--	102,856.24	11
79,964.69	--	141,782.93	1,015.39	8,000.00	12
1,195.52	2,310.20	109.32	205,868.62	3,828.33	13
--	--	--	200,000.00	--	14
350,000.00	200,000.00	500,000.00	250,000.00	125,000.00	15
500,000.00	150,000.00	500,000.00	1,050,000.00	125,000.00	16
151,736.66	93,662.49	147,077.14	441,510.76	40,052.01	17
--	--	--	--	--	18
155,873.83	50,406.69	385,694.51	379,358.21	10,000.00	19
\$18,504,156.41	\$4,958,755.89	\$19,684,555.57	\$20,165,165.46	\$3,035,358.33	20
\$6,099,077.04	\$1,584,019.06	\$5,139,170.20	\$3,537,169.58	\$2,226,010.08	21
80,661.50	17,103.00	24,336.50	--	34,866.00	22
--	--	--	--	--	23
26,500.00	6,000.00	--	--	--	24
32,890.48	10,148.05	39,583.27	14,311.02	38,967.98	25
400,000.00	75,000.00	256,500.00	296,700.00	85,165.41	26
139,171.79	21,864.89	124,264.63	227,600.82	52,223.72	27
--	--	49,712.50	100,000.00	12,000.00	28
\$6,778,230.81	\$1,714,135.00	\$5,633,567.10	\$4,175,781.42	\$2,449,233.19	29
509	165	529	203	260	30
\$6,182.87	\$4,251.19	\$4,864.98	\$11,149.85	\$5,022.04	31
4.78	5.13	5.00	4.85	4.80	32
8	--	5	--	--	33
\$20,949.94	--	\$30,900.00	--	--	34
3.95	--	4.13	--	--	35
2.91	2.51	2.80	2.78	2.58	36
3.81	3.64	3.88	3.95	3.81	37
2.00	2.00	2.50	3.00	2.00	38
\$106,877.33	\$25,322.47	\$106,702.71	\$97,574.98	\$36,076.89	39
\$2,983,132.89	\$1,254,941.93	\$3,538,336.03	\$1,176,994.11	\$1,772,456.14	40
\$2,804,116.57	\$1,082,133.27	\$3,205,118.38	\$1,226,255.47	\$1,633,565.81	41
\$285,893.65	\$198,131.13	\$439,920.36	\$48,313.62	\$174,967.22	42
29,895	10,460	28,169	8,573	18,841	43
18,255	7,327	19,125	4,568	12,409	44
1,609	1,063	2,366	472	1,187	45
1,607	611	1,902	534	629	46
2	452	464	162	558	47
11,743	3,670	11,244	3,728	6,449	48
No Trust Department	No Trust Department	\$2,419,723.41 14,874.35 -- --	\$9,568,146.57 106,674.33 -- --	No Trust Department	49 50 51 52
		\$2,434,597.76	\$9,674,820.90		53
		\$672,037.44 --	\$3,415,905.38 --		54 55

		SPRINGFIELD
ASSETS		SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	June 18, 1885
	Began Business	June 1, 1886
1	Cash, clearing and cash items in the process of collection	\$3,855,099.73
2	Balances with banks	7,921,023.39
3	U. S. Government obligations, direct and fully guaranteed	10,490,625.00
4	State, county and municipal obligations	--
5	Other bonds, notes and debentures	--
6	Corporate stocks	106,650.00
7	Real estate loans	257,470.23
8	Collateral loans	9,043,231.13
9	Unsecured loans	7,788,870.66
10	Installment loans	488,567.06
11	Overdrafts	2,288.51
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	500,000.00
13	Other real estate owned, etc., directly or indirectly	--
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	--
16	Interest accrued but not collected	--
17	Other assets	57,231.00
18	Total	\$40,501,056.71
SAVINGS DEPARTMENT		
19	Began business	Jan. 2, 1948
20	Deposits draw interest from	Monthly on 1st
21	Interest is payable	Apr. 1-Oct. 1
22	Cash, checks and cash items	\$9,452.51
23	Balances with banks	--
24	Due from Commercial department	37,118.70
25	U. S. Government obligations, direct and fully guaranteed	1,147,968.75
26	Other public funds	3,000.00
27	Railroad bonds	--
28	Telephone company bonds	--
29	Gas, electric and water company bonds	--
30	Other bonds	--
31	Bank and fire insurance company stock	--
32	Securities acquired for debt	--
33	Real estate loans	1,006,273.61
34	Other loans	192,280.00
35	Real estate owned, etc.	--
36	Income accrued but not collected	--
37	Other assets	--
38	Total	\$2,396,093.57
TRUST DEPARTMENT		
39	Government, state and municipal bonds	\$5,948,037.16
40	Other bonds	4,446,747.00
41	Stocks	30,690,373.52
42	Loans on real estate	438,343.54
43	Other loans	24,068.91
44	Real estate by foreclosure, etc.	--
45	Real estate owned	190,591.54
46	Deposits subject to check	838,786.34
47	Other bank deposits	1,489,654.33
48	Tangible personal property	17,835.84
49	Other assets	211,955.65
50	Total	\$44,296,393.83

SPRINGFIELD	TAUNTON	WAKEFIELD	WALTHAM		
VALLEY BANK AND TRUST COMPANY	BRISTOL COUNTY TRUST COMPANY	WAKEFIELD TRUST COMPANY	GUARANTY TRUST COMPANY OF WALTHAM	NEWTON- WALTHAM BANK AND TRUST COMPANY	
Jan. 5, 1906	Feb. 16, 1917	June 29, 1916	July 25, 1951	Mar. 22, 1894	
Jan. 6, 1906	Mar. 19, 1917	July 11, 1916	Jan. 21, 1952	July 12, 1894	
\$9,839,227.06	\$1,257,613.32	\$484,150.93	\$445,531.51	\$5,925,652.27	1
10,313,338.77	2,003,811.53	1,006,982.15	1,024,360.09	3,022,534.96	2
19,111,531.42	2,560,384.25	3,796,489.35	2,616,685.53	19,997,790.65	3
3,823,632.34	1,083,758.11	612,072.07	--	7,359,170.52	4
238,558.26	443,086.55	--	--	161,937.45	5
207,256.00	23,650.00	--	48,000.00	252,377.02	6
3,815,977.98	147,229.74	339,338.35	262,869.55	3,354,131.21	7
8,446,032.04	577,801.79	781,918.18	641,302.90	2,925,590.43	8
14,092,840.87	1,610,989.43	1,673,316.83	530,897.96	7,459,682.19	9
15,891,254.61	1,036,158.02	1,022,588.79	578,980.42	5,565,524.25	10
16,708.37	2,632.04	148.10	664.24	39,591.90	11
2,204,884.35	184,026.40	163,600.62	82,460.18	958,301.64	12
--	--	--	--	216.00	13
--	--	--	--	--	14
44,453.40	2,702.68	2,762.52	2,968.63	29,520.87	15
272,742.75	310.62	25,273.47	2,204.16	256,503.91	16
60,452.08	1,500.00	6,779.22	--	540,598.54	17
\$88,378,890.30	\$10,935,654.48	\$9,915,420.58	\$6,236,925.17	\$57,849,123.81	18
Jan. 22, 1947	Oct. 1, 1919	Oct. 17, 1923	Jan. 21, 1952	Apr. 1, 1915	19
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Quarterly on 5th *	20
Apr. 1-Oct. 1	Jan. 1-July 1	May 31-Nov. 30	Jan. 15-July 15	Apr. 15-Oct. 15	21
\$37,330.25	\$10,299.76	\$13,880.25	--	--	22
771,967.92	105,683.50	70,606.50	\$25,949.04	--	23
162,595.15	84,180.31	--	29,792.13	\$353,791.89	24
10,940,292.84	1,531,209.23	515,581.74	295,688.36	4,632,915.63	25
1,689,413.94	20,833.68	54,319.31	--	--	26
--	45,566.36	--	--	--	27
--	25,572.00	--	--	--	28
--	--	--	--	--	29
--	52,917.84	--	--	--	30
--	--	--	--	--	31
--	--	--	--	--	32
5,216,339.38	2,604,804.86	1,172,380.09	686,480.51	6,054,248.43	33
--	2,350.00	5,800.00	160,521.62	--	34
--	--	--	--	5,233.81	35
104,451.51	2,356.09	5,314.00	--	36,671.81	36
--	--	--	176.59	169.50	37
\$18,922,390.99	\$4,485,773.63	\$1,837,881.89	\$1,198,608.25	\$11,083,031.07	38
\$7,716,411.09	\$971.87	\$113,153.33	No Trust	\$5,292,192.80	39
7,397,818.24	53,721.12	99,668.67	Department	2,046,660.55	40
20,689,466.27	178,280.19	900,156.87		13,158,793.40	41
480,204.71	--	4,468.48		121,546.46	42
125,049.98	--	10,000.00		53,311.07	43
--	--	--		--	44
109,246.01	7,111.00	250.00		551,763.95	45
907,005.85	19,993.89	19,144.81		578,261.70	46
1,026,622.33	17,589.21	134,765.51		359,098.41	47
3,172.00	--	103.00		18,108.10	48
25,497.83	2,537.54	--		183,071.08	49
\$38,480,494.31	\$280,204.82	\$1,281,710.67		\$22,362,807.52	50

* Jan.-Apr.-July-Oct.

		SPRINGFIELD
LIABILITIES		SPRINGFIELD SAFE DEPOSIT AND TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$30,042,616.98
2	Time deposits of individuals, partnerships and corporations	25,000.00
3	Deposits of U. S. Government (including Postal Savings)	728,691.99
4	Deposits of states, counties, and municipalities	2,416,488.55
5	Deposits of banks	2,025,208.07
6	Due to Savings Department	46,733.77
7	Other deposits (certified, officers' checks, etc.)	867,475.83
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	--
12	Accrued for taxes, interest, expenses, etc.	240,181.25
13	Other liabilities	30,158.11
14	Capital stock Preferred	--
15	Capital stock Common	1,000,000.00
16	Surplus	2,500,000.00
17	Undivided profits	376,642.15
18	Preferred stock retirement fund	--
19	Other capital reserves	201,860.01
20	Total	\$40,501,056.71
SAVINGS DEPARTMENT		
21	Savings deposits	\$2,186,573.32
22	Club deposits	61,451.00
23	Income collected not earned	2,073.47
24	Accrued for taxes, interest, expenses, etc.	8,428.58
25	Other liabilities	6,693.33
26	Guaranty fund	54,942.78
27	Profit and loss, including net current period earnings	75,931.09
28	Other capital reserves	--
29	Total	\$2,396,093.57
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	139
31	Average real estate loan	\$7,239.37
32	Average rate on real estate loans	4.51
33	Number of personal security loans	18
34	Average personal security loan	\$10,682.22
35	Average rate on personal security loan	4.08
36	Average rate on amount invested in securities	2.60
37	Average rate on amount invested in securities and loans	3.54
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	2.00
39	Amount of interest paid	\$38,852.86
40	Amount of deposits	\$1,159,225.31
41	Amount of withdrawals	\$1,192,318.95
42	Net increase	\$5,764.22
43	Number of deposits	29,201
44	Number of withdrawals	6,585
45	Number of accounts opened	1,064
46	Number of accounts closed	941
47	Net increase in number of accounts	123
48	Number of accounts, December 31, 1958	5,672
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	\$43,680,539.43
50	Income	573,282.86
51	Earnings no transferred to the Commercial Department	39,877.93
52	Other liabilities	2,693.61
53	Total	\$44,296,393.83
54	As agent, custodian, etc.	\$65,968,159.15
55	As corporate agent or trustee	\$7,732.40

1 Decrease.

SPRINGFIELD	TAUNTON	WAKEFIELD	WALTHAM		
VALLEY BANK AND TRUST COMPANY	BRISTOL COUNTY TRUST COMPANY	WAKEFIELD TRUST COMPANY	GUARANTY TRUST COMPANY OF WALTHAM	NEWTON- WALTHAM BANK AND TRUST COMPANY	
\$63,702,284.63	\$6,551,981.61	\$6,067,242.14	\$3,780,831.17	\$41,195,481.47	1
102,491.58	--	--	458,000.00	77,831.23	2
2,808,573.69	419,165.12	143,678.98	905,509.49	827,254.91	3
5,065,638.61	1,576,236.70	1,992,762.75	260,103.64	2,935,207.10	4
2,259,138.67	644,028.37	205,791.04	56,734.85	2,688,366.43	5
194,584.06	152,890.35	--	29,792.13	353,791.89	6
3,575,819.52	444,237.36	556,173.25	101,410.18	2,757,169.70	7
--	--	--	--	--	8
--	--	--	--	--	9
--	--	--	--	--	10
1,099,197.32	79,678.59	81,520.67	--	582,422.77	11
302,231.33	94,386.55	69,223.52	--	513,669.19	12
221,214.65	599.72	31,755.88	5,000.00	203,177.94	13
--	--	--	--	--	14
2,600,000.00	300,000.00	200,000.00	229,900.00	1,320,000.00	15
4,200,000.00	300,000.00	200,000.00	175,000.00	2,000,000.00	16
765,204.62	256,239.04	51,108.56	185,881.42	1,335,538.64	17
--	--	--	--	--	18
1,482,511.62	116,211.07	316,163.79	48,762.29	1,059,212.54	19
\$88,378,890.30	\$10,935,654.48	\$9,915,420.58	\$6,236,925.17	\$57,849,123.81	20
\$18,065,907.53	\$3,952,612.36	\$1,617,260.71	\$1,108,456.54	\$9,781,212.84	21
166,448.50	30,506.50	74,299.50	10,180.00	41,324.00	22
--	--	17.46	--	--	23
183,620.26	--	2,609.56	12,000.00	38,806.21	24
--	27,740.53	10,022.80	--	86,584.88	25
119,970.16	195,650.00	100,000.00	13,400.00	500,000.00	26
147,604.11	130,022.77	33,671.86	54,571.71	524,759.55	27
238,840.43	149,241.47	--	--	110,343.59	28
\$18,922,390.99	\$4,485,773.63	\$1,837,881.89	\$1,198,608.25	\$11,083,031.07	29
610	523	170	73	750	30
\$8,551.37	\$4,980.50	\$6,896.35	\$9,403.84	\$8,072.33	31
4.36	5.02	4.66	4.89	4.52	32
--	1	1	19	--	33
--	\$2,350.00	\$5,800.00	\$8,448.50	--	34
2.80	3.00	5.00	4.68	--	35
3.24	2.89	2.37	2.53	2.86	36
--	4.18	3.91	4.26	3.81	37
2.50	2.50	2.00	2.50	2.00	38
\$405,551.24	\$89,938.04	\$27,079.88	\$20,169.36	\$161,061.23	39
² \$22,402,157.86	\$1,372,735.04	\$1,216,215.46	\$821,991.15	\$5,734,554.24	40
\$8,060,418.19	\$1,309,616.65	\$1,186,475.23	\$683,776.25	\$5,657,658.66	41
\$14,747,290.91	\$153,056.43	\$56,820.11	\$158,384.26	\$237,956.81	42
² 76,215	9,881	12,156	5,469	49,272	43
47,301	5,737	7,241	3,200	29,782	44
5,561	618	906	396	3,449	45
5,734	586	785	358	4,556	46
¹ 173	32	121	38	1,107	47
28,021	4,321	4,454	1,770	21,026	48
\$38,173,803.40	\$278,459.21	\$1,267,504.84	No Trust Department	\$21,882,226.11	49
306,154.96	1,745.61	14,205.83		480,395.23	50
--	--	--		--	51
535.95	--	--		186.18	52
\$38,480,494.31	\$280,204.82	\$1,281,710.67		\$22,362,807.52	53
\$9,379,925.89	--	\$53,947.67		\$1,504,914.75	54
\$24,482.20	--	--		\$50,228.25	55

²Includes 19,856 deposits totaling \$14,215,754.09 acquired in merger.

		WARE
ASSETS		WARE TRUST COMPANY
COMMERCIAL DEPARTMENT		
	Incorporated	Feb. 16, 1917
	Began Business	Mar. 1, 1917
1	Cash, clearing and cash items in the process of collection	\$351,520.97
2	Balances with banks	524,797.32
3	U. S. Government obligations, direct and fully guaranteed	1,149,811.47
4	State, county and municipal obligations	253,537.04
5	Other bonds, notes and debentures	46,648.75
6	Corporate stocks	13,641.40
7	Real estate loans	17,600.00
8	Collateral loans	589,770.08
9	Unsecured loans	869,077.24
10	Installment loans	1,065,829.09
11	Overdrafts	17,342.06
12	Banking house, owned directly or indirectly, vaults, furniture, and fixtures	136,174.19
13	Other real estate owned, etc., directly or indirectly	10,433.20
14	Customers' liability on acceptances outstanding	--
15	Prepaid expenses	--
16	Interest accrued but not collected	--
17	Other assets	--
18	Total	\$5,046,182.81
SAVINGS DEPARTMENT		
19	Began business	No Savings
20	Deposits draw interest from	Department
21	Interest is payable	
22	Cash, checks and cash items	
23	Balances with banks	
24	Due from Commercial department	
25	U. S. Government obligations, direct and fully guaranteed	
26	Other public funds	
27	Railroad bonds	
28	Telephone company bonds	
29	Gas, electric and water company bonds	
30	Other bonds	
31	Bank and fire insurance company stock	
32	Securities acquired for debt	
33	Real estate loans	
34	Other loans	
35	Real estate owned, etc.	
36	Income accrued but not collected	
37	Other assets	
38	Total	
TRUST DEPARTMENT		
39	Government, state and municipal bonds	\$68,447.50
40	Other bonds	53,155.76
41	Stocks	313,665.80
42	Loans on real estate	--
43	Other loans	--
44	Real estate by foreclosure, etc.	--
45	Real estate owned	5,075.00
46	Deposits subject to check	7,276.67
47	Other bank deposits	68,447.09
48	Tangible personal property	--
49	Other assets	3.00
50	Total	\$516,070.82

WELLESLEY	WINCHESTER	WORCESTER			
WELLESLEY TRUST COMPANY	WINCHESTER TRUST COMPANY	COMMERCE BANK AND TRUST COMPANY	GUARANTY BANK AND TRUST COMPANY	WORCESTER COUNTY TRUST COMPANY	
May 7, 1923	July 1, 1913	July 6, 1955	Jan. 9, 1930	Mar. 20, 1868	
Nov. 3, 1923	July 1, 1913	Aug. 22, 1955	Apr. 1, 1930	May 1, 1869	
\$82,182.63	\$486,020.92	\$291,347.43	\$2,214,063.58	\$14,433,034.92	1
1,076,592.49	724,432.07	1,190,920.23	6,551,284.49	20,851,405.31	2
2,110,116.48	2,219,914.06	2,164,633.33	10,258,448.83	34,253,617.52	3
837,965.95	833,799.29	201,650.84	--	7,031,305.49	4
480,778.96	23,037.50	--	--	1,797,726.31	5
15,650.00	17,750.00	--	--	277,500.00	6
204,268.38	374,894.33	43,629.48	--	4,825,152.36	7
513,473.56	1,756,326.53	992,177.96	4,764,757.02	18,480,204.70	8
81,985.76	288,866.64	895,148.25	5,437,001.73	14,107,854.75	9
99,794.81	350,053.18	660,684.94	5,638,824.54	16,863,992.09	10
355.66	6,115.38	571.82	13,766.76	37,738.75	11
111,529.27	81,838.00	46,109.57	1,057,308.99	1,829,947.82	12
--	--	--	--	--	13
--	--	--	8,315.00	--	14
2,047.64	5,525.29	9,915.09	--	74,618.02	15
22,368.10	19,896.61	--	--	367,510.85	16
--	--	--	16,146.25	14,744.97	17
\$5,639,109.69	\$7,188,469.80	\$6,496,788.94	\$35,959,917.19	\$135,246,353.86	18
Nov. 3, 1923	Mar. 27, 1918	May 18, 1956	Apr. 1, 1930	Nov. 13, 1934	19
Monthly on 10th	Monthly on 1st	--	Monthly on 1st	Monthly on 1st	20
May 10-Nov. 10	June 10-Dec. 10	--	Jan. 1-July 1	Apr. 1-Oct. 1	21
\$8,211.55	--	--	\$37,406.81	\$18,108.48	22
5,906.57	\$2,102.18	\$2,116.00	14,522.25	4,971.48	23
28,765.37	123,167.67	--	159,873.35	147,776.48	24
894,894.58	662,078.13	--	5,782,225.02	1,716,512.08	25
166,643.47	--	--	2.00	148,068.55	26
95,687.05	--	--	--	--	27
81,188.59	--	--	--	--	28
50,782.22	--	--	--	--	29
--	--	--	--	100,000.00	30
--	--	--	--	--	31
--	--	--	--	--	32
851,607.71	1,113,250.66	--	8,373,453.38	2,261,429.41	33
--	18,100.00	--	--	--	34
--	--	--	--	--	35
10,598.63	7,867.31	--	--	29,332.50	36
--	--	--	54.00	41.45	37
\$2,194,265.74	\$1,926,565.95	\$2,116.00	\$14,367,536.81	\$4,426,240.43	38
No Trust Department	No Trust Department	No Trust Department	\$14,962.44	\$15,185,183.80	39
			--	8,783,284.32	40
			1.00	35,443,939.30	41
			--	488,380.25	42
			--	72,363.19	43
			--	--	44
			--	2,901,462.37	45
			13,778.42	1,345,558.43	46
			10,047.40	2,375,921.52	47
			--	254,642.58	48
			--	89,740.45	49
			\$38,789.26	\$66,940,476.21	50

		WARE
LIABILITIES		WARE TRUST COMPANY
COMMERCIAL DEPARTMENT		
1	Demand deposits of individuals, partnerships and corporations	\$3,122,053.22
2	Time deposits of individuals, partnerships and corporations	19,000.00
3	Deposits of U. S. Government (including Postal Savings)	285,423.39
4	Deposits of states, counties, and municipalities	656,297.49
5	Deposits of banks	310,580.93
6	Due to Savings Department	--
7	Other deposits (certified, officers' checks, etc.)	47,135.27
8	Bills payable and other liabilities for borrowed money	--
9	Mortgages or other liens on foreclosed real estate, etc.	--
10	Acceptances executed by or for account of this trust company	--
11	Income collected not earned	97,638.80
12	Accrued for taxes, interest, expenses, etc.	23,010.87
13	Other liabilities	--
14	Capital stock Preferred	--
15	Capital stock Common	150,000.00
16	Surplus	150,000.00
17	Undivided profits	68,177.29
18	Preferred stock retirement fund	--
19	Other capital reserves	116,865.55
20	Total	\$5,046,182.81
SAVINGS DEPARTMENT		
21	Savings deposits	No Savings .
22	Club deposits	Department
23	Income collected not earned	
24	Accrued for taxes, interest, expenses, etc.	
25	Other liabilities	
26	Guaranty fund	
27	Profit and loss, including net current period earnings	
28	Other capital reserves	
29	Total	
SAVINGS DEPARTMENT INFORMATION AS OF DECEMBER 31, 1958		
30	Number of real estate loans	
31	Average real estate loan	
32	Average rate on real estate loans	
33	Number of personal security loans	
34	Average personal security loan	
35	Average rate on personal security loan	
36	Average rate on amount invested in securities	
37	Average rate on amount invested in securities and loans	
PERIOD, DECEMBER 31, 1957 TO DECEMBER 31, 1958		
38	Rate of interest paid	
39	Amount of interest paid	
40	Amount of deposits	
41	Amount of withdrawals	
42	Net increase	
43	Number of deposits	
44	Number of withdrawals	
45	Number of accounts opened	
46	Number of accounts closed	
47	Net increase in number of accounts	
48	Number of accounts, December 31, 1958	
TRUST DEPARTMENT		
49	As trustee, executor, administrator, etc.	\$511,255.91
50	Income	4,814.91
51	Earnings no transferred to the Commercial Department	--
52	Other liabilities	--
53	Total	\$516,070.82
54	As agent, custodian, etc.	\$63,919.67
55	As corporate agent or trustee	\$72,000.00

¹ Decrease.

WELLESLEY	WINCHESTER	WORCESTER			
WELLESLEY TRUST COMPANY	WINCHESTER TRUST COMPANY	COMMERCE BANK AND TRUST COMPANY	GUARANTY BANK AND TRUST COMPANY	WORCESTER COUNTY TRUST COMPANY	
\$4,471,310.35	\$4,301,230.07	\$4,513,635.18	\$27,806,276.50	\$92,649,836.30	1
659.71	4,414.85	300,000.00	--	--	2
56,997.36	215,383.13	208,622.23	1,308,471.98	4,377,508.01	3
336,543.55	1,200,587.60	559,359.20	664,009.55	6,416,521.53	4
24,113.42	452,775.24	121,477.92	1,733,434.71	12,085,525.14	5
28,765.37	123,167.67	--	159,873.35	159,248.15	6
193,727.32	90,817.11	88,154.20	289,815.46	4,359,090.67	7
--	--	--	--	--	8
--	--	--	--	--	9
--	--	--	8,315.00	--	10
9,020.95	47,313.51	66,260.81	105,784.00	1,376,528.56	11
1,197.37	89,825.34	28,423.46	388,429.60	1,053,262.51	12
123.75	--	175.00	6,808.60	399,401.22	13
--	--	--	--	--	14
200,000.00	200,000.00	350,000.00	1,320,000.00	3,250,000.00	15
170,000.00	300,000.00	100,000.00	1,120,000.00	5,750,000.00	16
87,222.22	44,786.60	103,436.58	414,561.74	719,110.40	17
--	--	--	--	--	18
59,428.32	118,168.68	57,594.36	634,136.70	2,650,321.37	19
\$5,639,109.69	\$7,188,469.80	\$6,496,788.94	\$35,959,917.19	\$135,246,353.86	20
\$1,876,468.49	\$1,774,649.41	--	\$13,231,701.97	\$3,661,624.40	21
9,021.50	15,079.00	\$2,116.00	226,096.00	157,943.75	22
--	130.05	--	--	6,333.67	23
6,648.43	5,153.74	--	--	16,817.10	24
4,315.94	19,877.07	--	193,303.58	24,491.90	25
151,500.00	91,000.00	--	474,050.00	250,000.00	26
115,434.39	20,390.66	--	118,655.63	286,301.40	27
30,876.99	286.02	--	123,729.63	22,728.21	28
\$2,194,265.74	\$1,926,565.95	\$2,116.00	\$14,367,536.81	\$4,426,240.43	29
77	136		1,282	337	30
\$11,059.84	\$8,185.66		\$6,531.55	\$6,710.47	31
4.73	4.61		4.84	4.72	32
	2				33
	\$9,050.00				34
	4.50				35
2.44	2.71		2.73	3.09	36
3.35	3.93		3.99	3.95	37
2.50	2.50		2.50	2.00	38
\$35,899.59	\$37,684.86		\$290,767.47	\$62,863.89	39
\$1,151,308.85	\$865,892.53		\$5,955,271.18	\$2,142,182.75	40
\$1,000,071.14	\$791,265.71		\$5,909,056.61	\$2,008,720.74	41
\$187,137.30	\$112,311.68		\$336,982.04	\$196,325.90	42
6,557	5,686		47,152	17,303	43
3,684	3,245		32,065	12,896	44
361	285		2,714	2,257	45
354	282		2,557	1,610	46
7	3		157	647	47
2,921	2,153		18,406	7,403	48
No Trust Department	No Trust Department	No Trust Department	\$38,789.26	\$66,291,962.18	49
			--	646,014.03	50
			--	--	51
			--	2,500.00	52
			\$38,789.26	\$66,940,476.21	53
			--	\$85,765,594.60	54
			--	\$3,184,147.92	55

STATEMENTS RELATING TO TRUST COMPANIES AND CERTAIN OTHER FINANCIAL INSTITUTIONS

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STATEMENT No. 1

AGGREGATE STATEMENT OF THE COMMERCIAL DEPARTMENTS
OF TRUST COMPANIES

No. Trust Companies Reporting	60 Dec. 31, 1958	59 Dec. 31, 1957	% of Total Assets	
			Dec. 31, 1958	Dec. 31, 1957
ASSETS	(In thousands)	(In thousands)		
Cash, clearing and cash items in the process of collection	\$152,773	\$147,967	8.90	9.15
Balances with banks	223,235	224,525	13.00	13.89
U. S. Government obligations, direct and fully guaranteed	485,826	398,904	28.29	24.68
State, county and municipal obligations	118,784	105,195	6.92	6.51
Other bonds, notes and debentures	25,190	32,034	1.47	1.98
Corporate stocks	3,869	3,816	.23	.24
Real estate loans	44,628	34,661	2.60	2.14
Collateral loans	213,004	221,521	12.40	13.70
Unsecured loans	257,475	277,163	14.99	17.15
Installment loans	154,121	138,104	8.98	8.54
Overdrafts	333	413	.02	.03
Banking house, vaults, furniture and fixtures	26,670	24,817	1.55	1.54
Other real estate owned, etc., directly or indirectly	81	76	--	--
Customers' liability on acceptances outstanding	2,541	1,077	.15	.07
Prepaid expenses	1,459	961	.08	.06
Interest accrued but not collected	4,930	3,768	.29	.23
Other assets	2,309	1,511	.13	.09
Total	\$1,717,228	\$1,616,513	100.	100.
LIABILITIES AND CAPITAL			% of Total Liabilities	
Demand deposits of individuals, partnerships and corporations	\$1,186,373	\$1,130,406	69.09	69.93
Time deposits of individuals, partnerships and corporations	3,397	2,463	.20	.15
Deposits of U. S. Government (Including Postal Savings)	39,586	42,750	2.30	2.64
Deposits of states, counties and municipalities	127,745	114,852	7.44	7.10
Deposits of banks	97,561	85,843	5.68	5.31
Other deposits (certified, officers' checks, etc.)	52,311	44,687	3.05	2.76
Bills payable	300	--	.02	--
Acceptances executed by or for account of this trust company	2,571	1,079	.15	.07
Income collected not earned	12,707	11,169	.74	.69
Accrued for taxes, interest, expenses, etc.	13,675	12,742	.80	.79
Other liabilities	6,686	6,743	.39	.42
Capital Stock, Preferred	200	800	.01	.05
Capital Stock, Common	50,942	50,066	2.97	3.10
Surplus	70,681	67,831	4.11	4.20
Undivided profits ¹	26,524	24,913	1.54	1.54
Preferred stock retirement fund		25	--	--
Other capital reserves ²	25,969	20,144	1.51	1.25
Total	\$1,717,228	\$1,616,513	100.	100.
Number of commercial department depositors	496,695	472,914	--	--

¹ Does not include Trust Dept. earnings carried in Capital Accounts on Statements 7 and 9--Shown separately on Statement 3.

² Includes valuation reserves (1958) \$19,314; (1957) \$15,625.

STATEMENT No. 2

AGGREGATE STATEMENT OF THE SAVINGS DEPARTMENTS
OF TRUST COMPANIES

No. Trust Companies Reporting	55 Dec. 31, 1958	54 Dec. 31, 1957	% of Total Assets	
			Dec. 31, 1958	Dec. 31, 1957
ASSETS	(In thousands)	(In thousands)		
Cash, checks and cash items	\$750	\$827	.27	.33
Balances with banks	8,675	7,661	3.13	3.05
U. S. Government obligations, direct and fully guaranteed	104,116	91,325	37.60	36.41
Other public funds	18,005	12,670	6.50	5.05
Railroad bonds	458	548	.16	.22
Telephone company bonds	381	506	.14	.20
Gas, electric and water company bonds.	596	624	.22	.25
Other bonds	857	306	.31	.12
Bank and fire insurance company stocks	644	602	.23	.24
Real estate loans	135,635	127,305	48.98	50.75
Other loans	6,028	7,908	2.18	3.15
Real estate owned, etc.	28	18	.01	.01
Income accrued but not collected	671	477	.24	.19
Other assets	75	84	.03	.03
Total	\$276,919	\$250,861	100.	100.
LIABILITIES			% of Total Liabilities	
Savings deposits	\$248,588	\$224,606	89.77	89.54
Club deposits	2,782	2,602	1.00	1.04
Income collected not earned	85	129	.03	.05
Accrued for taxes, interest, expenses, etc.	1,544	1,283	.56	.51
Other liabilities	2,653	2,205	.96	.88
Guaranty fund	11,977	11,850	4.33	4.72
Profit and loss, including net current period earnings	6,715	5,769	2.42	2.30
Other capital reserves ¹	2,575	2,417	.93	.96
Total	\$276,919	\$250,861	100.	100.
Number of savings department de- positors	416,896	394,468	--	--

¹Includes valuation reserves (1958) \$1,897; (1957) \$1,666.

STATEMENT No. 3
 AGGREGATE STATEMENT OF THE TRUST DEPARTMENTS
 OF TRUST COMPANIES

No. Trust Companies Reporting	40 Dec. 31, 1958	41 Dec. 31, 1957	% of Total Assets	
			Dec. 31, 1958	Dec. 31, 1957
ASSETS	(In thousands)	(In thousands)		
Government, state and municipal bonds	\$680,453	\$683,622	26.52	28.62
Other bonds	540,592	460,905	21.07	19.30
Stocks	1,189,037	1,099,028	46.34	46.02
Loans on real estate	19,321	12,676	.75	.53
Other loans	5,381	6,672	.21	.28
Real estate by foreclosure, etc.	--	1	--	--
Real estate owned	29,060	28,386	1.13	1.19
Deposits subject to check	62,406	61,450	2.43	2.57
Other bank deposits	24,330	21,835	.95	.91
Tangible personal property	950	626	.03	.03
Other assets	14,534	13,179	.57	.55
Total	\$2,566,064	\$2,388,380	100.	100.
LIABILITIES			% of Total Liabilities	
As trustee, executor, administrator, etc.	\$2,540,050	\$2,361,287	98.99	98.87
Income	25,726	26,758	1.00	1.12
Earnings no transferred to the commercial department	40	58	--	--
Other liabilities	248	277	.01	.01
Total	\$2,566,064	\$2,388,380	100.	100.

HELD AS AGENT, CUSTODIAN, ETC.

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1956	34	\$3,075,743
December 31, 1957	31	\$3,730,832
December 31, 1958	30	\$4,080,710

HELD AS CORPORATE AGENT OR TRUSTEE

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1956	16	\$348,545
December 31, 1957	14	\$352,876
December 31, 1958	14	\$372,838

STATEMENT

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF COMMERCIAL DEPART-

(Amounts shown in thousands)

ASSETS

Year	No. of Cos.	Cash, Clearing and Cash Items in the Process of Collection	Balances with Banks	U. S. Government Obligations, Direct and Fully Guaranteed	State, County and Municipal Obligations	Other Bonds, Notes and Debentures	Corporate Stock	Real Estate Loans	Collateral Loans
1949	57	\$ 71,160	\$178,336	\$464,129	\$ 19,826	\$49,468	\$3,002	\$ 6,553	\$107,182
1950	57	93,387	192,310	445,681	39,498	50,678	3,010	7,060	124,542
1951	57	108,143	216,979	449,468	42,866	46,539	3,003	10,254	134,138
1952	58	105,415	206,806	443,544	47,089	50,616	3,038	13,920	143,010
1953	58	93,257	204,496	420,289	55,046	48,920	3,297	18,211	151,106
1954	58	92,999	211,862	428,724	70,857	46,560	3,351	20,485	160,046
1955	61	133,752	241,105	446,585	87,923	44,757	3,564	24,001	230,647
1956	59	161,349	243,409	401,392	96,103	36,070	3,557	35,274	216,418
1957	59	147,967	224,525	398,904	105,195	32,034	3,816	34,661	221,521
1958	60	152,773	223,235	485,826	118,784	25,190	3,869	44,628	213,004

LIABILITIES AND CAPITAL

Year	No. of Cos.	Demand Deposits of Individuals, Partnerships and Corporations	Time Deposits of Individuals, Partnerships and Corporations	Deposits of U. S. Government (Including Postal Savings)	Deposits of States, Counties and Municipalities	Deposits of Banks	Other Deposits (Certified, Officers' Checks, etc.)	Bills Payable and Other Liabilities for Borrowed Money	Acceptances Executed by or for Account of Trust Companies
1949	57	\$ 765,446	\$4,393	\$29,193	\$ 65,778	\$52,128	\$28,336	\$ 800	\$ 643
1950	57	849,703	7,552	25,642	76,576	54,694	30,476	--	273
1951	57	900,792	7,320	21,164	69,726	62,768	44,730	2,500	2,076
1952	58	913,376	5,868	39,254	79,766	65,062	36,939	--	173
1953	58	917,471	5,788	32,019	80,240	65,219	32,224	400	172
1954	58	958,516	6,589	33,575	83,009	69,968	30,886	--	155
1955	61	1,136,850	8,333	32,380	102,777	94,218	44,848	328	1,187
1956	59	1,141,123	3,832	34,684	103,944	96,881	59,372	242	1,070
1957	59	1,130,406	2,463	42,750	114,852	85,843	44,687	--	1,079
1958	60	1,186,373	3,397	39,586	127,745	97,561	52,311	300	2,571

No. 4

MENTS OF TRUST COMPANIES AS OF DEC. 31, FOR YEARS 1949 TO 1958, INCLUSIVE

(Amounts shown in thousands)

ASSETS

Unsecured Loans	Install- ment Loans	Banking Houses, Owned Directly or Indirectly, Vaults, Furniture and Fixtures	Other Real Estate Owned, etc., Directly or Indirectly	Customers' Liability on Accept- ances Out- standing	Prepaid Expenses	Interest Accrued but not Collected	Other Assets	Total	Year
\$104,998	\$ 42,384	\$12,657	\$32	\$ 529	\$ 399	\$1,942	\$1,261	\$1,063,858	1949
141,953	52,023	13,178	27	272	413	2,196	1,484	1,167,712	1950
153,460	53,045	15,176	26	2,074	484	2,106	1,240	1,239,001	1951
173,444	67,637	15,807	55	173	580	2,169	1,843	1,275,146	1952
176,778	82,266	16,838	21	172	580	2,327	1,389	1,274,993	1953
188,938	84,169	17,827	14	155	670	2,381	1,387	1,330,425	1954
246,252	107,390	19,831	57	1,187	967	2,761	1,913	1,592,692	1955
280,975	120,564	19,430	28	1,070	869	2,831	2,187	1,621,526	1956
277,163	138,104	24,817	76	1,077	961	3,768	1,924	1,616,513	1957
257,808	154,121	26,670	81	2,541	1,459	4,930	2,309	1,717,228	1958

LIABILITIES AND CAPITAL

Income Col- lected Not Earned	Accrued for Taxes, Interest, Ex- penses, etc.	Other Lia- bilities	Capital Stock Pre- ferred, R.F.C.	Capital Stock Pre- ferred, Other	Capital Stock, Common	Surplus	Un- divided Profits ¹	Pre- ferred Stock Retire- ment Funds	Other Capital Re- serves ²	Total	Year
\$ 3,126	\$ 4,694	\$ 881	--	\$925	\$35,053	\$43,138	\$15,667	\$ 50	\$13,607	\$1,063,858	1949
3,876	5,688	927	--	925	36,253	44,127	15,891	100	15,009	1,167,712	1950
4,024	6,866	1,068	--	825	36,744	44,701	15,986	150	16,561	1,239,001	1951
5,426	7,971	891	--	825	37,839	46,801	17,635	200	17,120	1,275,146	1952
6,480	8,487	1,205	--	825	38,464	49,751	19,794	250	16,204	1,274,993	1953
6,655	9,716	1,246	--	800	38,839	52,116	21,479	50	16,826	1,330,425	1954
8,932	9,750	1,573	--	800	46,994	61,137	24,308	100	18,177	1,592,692	1955
9,967	11,169	2,854	--	800	48,897	61,074	25,710	151	19,756	1,621,526	1956
11,169	12,742	6,743	--	800	50,066	67,831	24,913	25	20,144	1,616,513	1957
12,707	13,675	6,686	--	200	50,942	70,681	26,524	--	25,969	1,717,228	1958

¹ Does not include Trust Department earnings carried in Capital Accounts on Statements 7 and 9.² Includes valuation reserves.

STATEMENT

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF SAVINGS DEPARTMENTS

(Amounts shown in thousands)

ASSETS

Year	Number of Depart- ments	Cash, Checks and Cash Items	Balances with Banks	U. S. Government Obligations Direct and Fully Guaranteed	Other Public Funds	Railroad Bonds and Notes	Boston Terminal Company Bonds	Tele- phone Company Bonds
1949 ..	51	\$803	\$6,446	\$151,179	\$ 7,827	\$1,191	\$31	\$915
1950 ..	51	780	6,048	134,823	10,410	1,165	31	965
1951 ..	51	944	7,059	129,788	10,948	1,408	--	863
1952 ..	52	849	7,547	123,582	11,360	1,876	--	861
1953 ..	52	791	7,701	115,012	12,025	1,794	--	622
1954 ..	52	685	6,958	108,376	12,468	1,249	--	350
1955 ..	54	736	6,881	98,915	12,630	711	--	305
1956 ..	53	729	7,165	89,392	12,269	570	--	300
1957 ..	54	827	7,661	91,325	12,670	548	--	506
1958 ..	55	750	8,675	104,116	18,005	458	--	381

LIABILITIES

Year	Deposits	Christmas and Other Club Deposits	Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, etc.
1949	\$263,296	\$1,232	\$ 41	\$ 800
1950	253,014	1,279	44	840
1951	251,489	1,572	54	927
1952	250,087	1,783	57	898
1953	244,231	2,012	53	978
1954	233,437	2,045	49	1,111
1955	227,293	2,203	64	1,021
1956	214,413	2,313	60	1,190
1957	224,606	2,602	129	1,283
1958	248,588	2,782	85	1,544

No. 5

OF TRUST COMPANIES AS OF DEC. 31, FOR YEARS 1949 TO 1958, INCLUSIVE

(Amounts shown in thousands)

ASSETS

Gas, Electric and Water Company Bonds	Federal Land Bank Bonds	Other Bonds	Bank and Fire Insurance Company Stocks	Loans on Real Estate	Loans on Personal Security	Real Estate Owned, etc.	Other Assets	Total	Year
\$814	\$ 95	\$ 24	\$381	\$109,745	\$4,011	\$ 72	\$666	\$284,200	1949
761	196	3	381	114,714	4,206	115	644	275,242	1950
824	--	230	487	117,529	4,351	15	599	275,045	1951
853	--	198	478	121,608	4,880	19	605	274,716	1952
680	--	168	491	124,751	4,385	127	654	269,201	1953
524	--	120	465	122,165	4,325	108	593	258,386	1954
348	--	128	475	126,110	5,019	47	505	252,810	1955
319	--	78	528	123,474	5,371	34	460	240,689	1956
624	--	306	602	127,305	7,908	18	561	250,861	1957
596	--	857	644	135,635	6,028	28	746	276,919	1958

LIABILITIES

Other Liabilities	Guaranty Fund	Net Current Earnings and Other Capital Reserves ¹	Total	Year
\$ 745	\$10,464	\$7,622	\$284,200	1949
876	11,149	8,040	275,242	1950
908	11,573	8,522	275,045	1951
991	12,121	8,779	274,716	1952
1,029	12,463	8,435	269,201	1953
1,018	12,473	8,253	258,386	1954
1,057	12,602	8,570	252,810	1955
2,320	12,118	8,275	240,689	1956
2,205	11,850	8,186	250,861	1957
2,653	11,977	9,290	276,919	1958

¹Includes valuation reserves.

STATEMENT

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF TRUST DEPARTMENTS

(Amounts shown in thousands)

Year	Number of Depart- ments	Government, State and Municipal Bonds	Other Bonds	Stocks	Loans on Real Estate	Other Loans	Real Estate by Foreclosure, etc.	Real Estate Owned
1949	43	\$472,272	\$136,738	\$ 734,759	\$ 6,645	\$2,869	\$ 21	\$32,338
1950	43	516,099	124,615	751,889	6,776	2,442	88	29,480
1951	44	540,099	136,319	782,255	6,458	2,855	17	27,380
1952	44	547,618	177,953	812,863	6,694	2,316	15	27,520
1953	44	564,071	213,153	847,185	6,297	2,050	104	27,171
1954	43	581,681	247,797	918,480	6,466	1,738	135	28,481
1955	44	667,925	296,472	999,496	6,376	5,425	--	28,179
1956	41	711,556	376,500	1,043,648	9,421	5,797	--	27,452
1957	41	683,622	460,905	1,099,028	12,676	6,672	1	28,386
1958	40	680,453	540,592	1,189,037	19,321	5,381	--	29,060

No. 6

OF TRUST COMPANIES AS OF DECEMBER 31, FOR YEARS 1949 TO 1958, INCLUSIVE

(Amounts shown in thousands)

Deposits Subject to Check	Other Bank Deposits	Other Assets	Total Assets and Liabilities	Trust Accounts *	Income	Other Liabilities	Year
\$47,039	\$15,327	\$ 4,506	\$1,452,514	\$1,431,236	\$20,414	\$864	1949
45,187	18,707	5,529	1,500,812	1,475,799	24,155	858	1950
46,039	18,733	10,403	1,570,558	1,547,556	22,327	695	1951
46,100	19,722	12,821	1,653,622	1,631,036	21,840	746	1952
53,267	18,766	13,716	1,745,780	1,723,183	22,015	582	1953
62,200	23,559	14,751	1,885,288	1,861,513	23,117	658	1954
52,444	39,420	14,150	2,109,887	2,082,807	26,504	576	1955
65,515	25,684	18,117	2,283,690	2,256,378	26,993	319	1956
61,450	21,835	13,805	2,388,380	2,361,287	26,758	335	1957
62,406	24,330	15,484	2,566,064	2,540,050	25,726	288	1958

* Includes Executor, Administrator, etc.

STATEMENT NO. 7

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL
ACCOUNTS OF TRUST COMPANIES

COMMERCIAL DEPARTMENT

(Cents omitted)	1958	1957	1956	1955	1954
1 Current Operating Earnings					
a Interest and discount on loans	\$34,932,481	\$35,094,500	\$31,368,920	\$24,667,343	\$20,295,418
b Interest on U.S. Government obligations	10,527,451	9,748,162	9,550,126	8,691,623	7,516,257
c Interest and dividends on other securities	3,688,505	3,275,205	3,018,107	2,676,586	2,350,994
d Commissions and exchange	3,159,801	2,584,995	2,011,976	1,599,576	1,216,343
e Service charges	6,394,121	5,721,455	5,331,423	4,878,241	4,347,089
f Safe deposit rentals	929,701	876,571	865,364	844,268	817,216
g Bank building income	1,502,468	905,462	1,161,057	1,084,793	1,110,479
h Income from other real estate owned	44,824	19,173	15,824	13,451	17,489
i Trust department	17,730,320	16,951,669	16,234,125	14,640,057	11,327,184
j Other current operating earnings	651,043	645,530	563,367	426,916	412,682
k Gross current operating earnings	\$79,560,715	\$75,822,722	\$70,120,289	\$59,522,854	\$49,411,151
2 Current Operating Expenses					
a Salaries	\$29,713,086	\$27,424,686	\$25,493,324	\$22,593,475	\$19,853,842
b Taxes, other than income and real estate	890,401	841,315	796,830	651,743	604,281
c Expense of occupancy and maintenance of banking quarters	8,213,958	7,140,677	6,562,992	5,865,927	5,242,213
d Expenses allocable to other real estate owned	9,369	10,888	6,015	8,294	6,600
e Interest on deposits	106,712	99,455	104,171	121,348	93,174
f Interest and discount on borrowings	159,022	447,976	246,288	112,496	61,577
g Other current operating expenses	13,494,659	12,174,839	10,943,484	9,571,373	8,420,112
h Total current operating expenses	\$52,587,207	\$48,139,836	\$44,153,104	\$38,924,656	\$34,281,799
3 Net Current Operating Earnings Before Income Taxes (1k less 2h)	\$26,973,508	\$27,682,886	\$25,967,185	\$20,598,198	\$15,129,352
4 Less: Taxes on Net Income					
a Federal	\$11,602,521	\$9,247,141	\$7,959,920	\$6,742,144	\$5,978,935
b State	2,222,802	1,739,826	1,514,145	1,313,388	1,181,773
c Total income taxes	\$13,825,323	\$10,986,967	\$9,474,065	\$8,055,532	\$7,160,708
5 Net Current Operating Earnings After Income Taxes (3 less 4c)	\$13,148,185	\$16,695,919	\$16,493,120	\$12,542,666	\$7,968,644
6 Profits on Assets Sold or Exchanged and Recoveries					
a Profits on securities	\$5,449,256	\$307,188	\$152,952	\$389,533	\$1,994,299
b Profits on real estate owned by foreclosure, etc.	--	90	--	--	1,533
c Profits on other assets	24,173	9,273	9,157	10,297	53,584
d Recoveries on loans	260,232	247,189	134,214	96,703	134,664
e Recoveries on securities	123,648	449,791	299,416	302,300	306,136
f All other recoveries	1,185,203	553,671	701,303	1,232,591	459,183
g Total profits and recoveries	\$7,042,512	\$1,567,202	\$1,297,042	\$2,031,424	\$2,949,399
7 Subtotal (5 plus 6g)	\$20,190,697	\$18,263,121	\$17,790,162	\$14,574,090	\$10,918,043
8 Losses and Charge-Offs					
a On loans	\$2,033,729	\$1,984,551	\$2,159,841	\$1,679,577	\$929,235
b On securities	1,756,019	3,256,879	3,219,739	2,320,788	816,310
c On real estate owned by foreclosure, etc.	--	6,931	--	220	716
d All other losses and charge-offs	2,475,107	1,079,545	2,360,372	2,805,725	1,792,252
e Total losses and charge-offs	\$6,264,855	\$6,327,906	\$7,739,952	\$6,806,310	\$3,538,513
9 Net Profits Before Dividends (7 less 8e)	\$13,925,842	\$11,935,215	\$10,050,210	\$7,767,780	\$7,379,530
10 Cash Dividends Declared	7,800,068	7,203,769	6,871,261	6,408,215	5,047,840
11 Net Profits After Dividends (9 less 10)	\$6,125,774	\$4,731,446	\$3,178,949	\$1,359,565	\$2,331,690
12 Other Additions to Capital Account					
a Preferred capital sold (par value)	--	--	--	--	--
b Common capital sold (par value)	\$1,805,000	\$2,025,000	\$600,000	\$1,270,000	\$450,000
c Premiums on new capital sold	2,558,163	1,500,500	1,107,500	958,532	250,000
d Contributions to capital	--	961,875	--	15,269,254	--
e Transfers from Savings Department	866,658	1,406,417	1,741,135	1,051,478	2,535,670
f Total other additions to capital account	\$5,229,821	\$5,893,792	\$3,448,635	\$18,549,264	\$3,235,670
13 Subtotal (11 plus 12f)	\$11,355,595	\$10,625,238	\$6,627,584	\$19,908,829	\$5,567,360
14 Other Deductions from Capital Account					
a Preferred capital retired (par value)	\$600,000	\$240,000	--	--	\$125,000
b Common capital retired (par value)	--	1,250,000	\$1,100,000	--	250,000
c Premiums on capital retired	\$3,925,438	2,642,453	2,519,990	--	672,636
d Transfers to Savings Department	--	195,222	5,383	--	--
e Total other deductions from capital	\$4,525,438	\$4,327,675	\$3,625,373	\$40,000	\$1,047,636
15 Net Change in Total Capital Account (13 less 14e)	\$6,830,157	\$6,297,563	\$3,002,211	\$19,868,829	\$4,519,724
16 Total Capital Account at Beginning of Year ¹	148,212,236	141,914,673	138,912,462	119,043,633	114,523,909
17 Total Capital Account at End of Year ¹	\$155,042,393	\$148,212,236	\$141,914,673	\$138,912,462	\$119,043,633

¹ Includes Trust Department earnings not carried in the Undivided Profits account but does not include valuation reserves carried in Capital Reserves, on Statements 1 and 4.

STATEMENT NO. 8

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL
ACCOUNTS OF TRUST COMPANIES

SAVINGS DEPARTMENT

Cents omitted	1958	1957	1956	1955	1954
1 Current Operating Earnings					
a Interest and discount on loans	\$6,504,085	\$6,054,437	\$5,889,863	\$5,679,590	\$5,673,040
b Interest on U.S. Government obligations . .	2,651,244	2,234,685	2,347,594	2,353,016	2,303,009
c Interest and dividends on other securities	477,276	375,861	316,440	311,600	317,703
d Commissions and exchange	11,157	5,308	11,362	11,461	12,212
e Service charges	19,372	18,718	14,587	17,646	17,169
f Income from other real estate owned . . .	1,881	4,842	9,979	21,435	18,501
g Other current operating earnings	6,539	4,189	3,685	2,644	1,958
h Gross current operating earnings	\$9,671,554	\$8,698,040	\$8,593,510	\$8,397,392	\$8,343,592
2 Current Operating Expenses					
a Salaries	\$1,292,389	\$1,275,040	\$1,292,670	\$1,294,167	\$1,321,243
b Taxes, other than income and real estate .	18,115	17,990	16,862	17,097	20,476
c Expense of occupancy and maintenance of banking quarters	307,131	292,067	311,066	306,367	310,840
d Expense allocable to other real estate owned	2,069	6,210	13,203	32,501	37,768
e Interest on deposits	5,221,274	4,359,379	3,834,444	3,138,356	3,143,492
f Interest and discount on borrowings . . .	32,263	967	42	--	4,804
g Other current operating expenses	671,174	664,214	706,171	698,162	694,351
h Total current operating expenses	\$7,544,415	\$6,615,867	\$6,174,458	\$5,486,650	\$5,532,974
3 Net Current Operating Earnings Before Income Taxes (1h less 2h)	\$2,127,139	\$2,082,173	\$2,419,052	\$2,910,742	\$2,810,618
4 Less: Taxes on Net Income					
a Federal	\$657,824	\$370,065	\$409,994	\$615,490	\$795,438
b State	166,048	82,089	88,791	128,976	165,856
c Total income taxes	\$823,872	\$452,154	\$498,785	\$744,466	\$961,294
5 Net Current Operating Earnings After Income Taxes (3 less 4c)	\$1,303,267	\$1,630,019	\$1,920,267	\$2,166,276	\$1,849,324
6 Profits on Assets Sold or Exchanged and Recoveries					
a Profits on securities	\$1,271,383	\$91,703	\$12,594	\$56,397	\$638,542
b Profits on real estate owned by fore- closure, etc.	32	1,493	--	611	3,611
c Profits on other assets	--	--	--	--	1,440
d Recoveries on loans	17,393	28,784	11,852	41,407	15,601
e Recoveries on securities	53,352	2,477	63,153	33,761	34,187
f All other recoveries	19,611	101,382	161,896	61,171	49,806
g Total profits and recoveries	\$1,361,771	\$225,839	\$249,495	\$191,347	\$743,187
7 Subtotal (5 plus 6g)	\$2,665,038	\$1,855,858	\$2,169,762	\$2,359,623	\$2,592,511
8 Losses and Charge-Offs					
a On loans	\$135,984	\$175,062	\$89,407	\$102,123	\$81,547
b On securities	554,012	938,064	870,344	332,305	156,433
c On real estate owned by foreclosure, etc.	1,030	1,108	34,382	39,595	1,147
d All other losses and charge-offs	107,182	29,527	46,766	10,943	30,432
e Total losses and charge-offs	\$798,208	\$1,143,761	\$1,040,899	\$484,966	\$269,559
9 Net Profits (7 less 8e)	\$1,866,830	\$712,097	\$1,128,863	\$1,874,657	\$2,322,952
10 Transfers from Commercial Department.	--	195,222	5,383	40,000	--
11 Subtotal (9 plus 10)	\$1,866,830	\$907,319	\$1,134,246	\$1,914,657	\$2,322,952
12 Transfers to Commercial Department. .	866,658	1,406,417	1,741,135	1,051,478	2,535,670
13 Net Change in Total Capital Account (11 less 12)	\$1,000,172	² \$499,098	² \$606,889	\$863,179	² \$212,718
14 Total Capital Account at Beginning of Year ¹	18,370,180	18,869,278	19,476,167	18,612,988	18,825,706
15 Total Capital Account at End of Year ¹ .	\$19,370,352	\$18,370,180	\$18,869,278	\$19,476,167	\$18,612,988

¹ Does not include valuation reserves carried in Capital Reserves on Statements 2 and 5.² Decrease.

STATEMENT
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES, PROFITS AND LOSSES
TRUST COMPANIES FOR THE CALENDAR
(Amounts shown in thousands.)

Year	No. of Cos.	Gross Current Operating Earnings	Total Current Operating Expenses	Net Current Operating Earnings After Taxes	Profits	Recoveries	Losses and Charge-Offs		
							Loans	Securities	All Other
1949	57	\$31,820	\$25,575	\$ 6,245	\$ 448	\$1,275	\$1,804	\$ 602	\$1,973
1950	57	34,692	28,073	6,619	773	1,039	1,467	589	1,030
1951	57	39,102	31,694	7,408	218	923	1,293	1,032	1,084
1952	58	42,433	35,091	7,342	212	1,114	1,134	674	1,275
1953	58	46,637	38,533	8,104	438	1,319	648	946	1,190
1954	58	49,411	41,443	7,968	2,049	900	929	816	1,793
1955	61	59,523	46,980	12,543	400	1,632	1,680	2,321	2,806
1956	59	70,120	53,627	16,493	162	1,135	2,160	3,220	2,360
1957	59	75,822	59,126	16,696	316	1,251	1,985	3,257	1,086
1958	60	79,561	66,413	13,148	5,473	1,569	2,034	1,756	2,475

STATEMENT
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES, PROFITS AND LOSSES
TRUST COMPANIES FOR THE CALENDAR
(Amounts shown in thousands.)

Year	Number of Departments	Gross Current Operating Earnings	Interest on Deposit	Other Current Operating Expenses	Net Current Operating Earnings After Taxes	Profits	Recoveries
1949	51	\$8,009	\$2,910	\$2,588	\$2,511	\$ 228	\$ 390
1950	51	7,967	2,857	2,844	2,266	240	126
1951	51	7,949	2,817	3,033	2,099	76	271
1952	52	8,152	3,055	3,010	2,087	46	82
1953	52	8,441	3,160	3,102	2,179	63	100
1954	52	8,343	3,143	3,351	1,849	644	99
1955	54	8,397	3,138	3,093	2,166	57	136
1956	53	8,594	3,835	2,839	1,920	13	237
1957	54	8,698	4,359	2,709	1,630	93	133
1958	55	9,672	5,221	3,148	1,303	1,271	90

NO. 9

AND CHANGES IN CAPITAL ACCOUNTS OF THE COMMERCIAL DEPARTMENTS OF
YEARS 1949 TO 1958, INCLUSIVE

(Amounts shown in thousands.)

Net Profit	Profits Transferred from Savings Dept. (Net)	Other Additions to Capital Accounts	Dividends Declared or Paid	Other Deductions from Capital Accounts	Net Change in Total Capital Accounts	Total Capital Accounts at End of Period ¹	Year
\$3,589	\$2,110	\$1,353	\$3,987	\$1,794	\$1,271	\$100,906	1949
5,345	1,248	75	4,212	--	2,456	103,362	1950
5,140	1,045	883	4,274	444	2,350	105,712	1951
5,585	1,119	1,512	4,447	--	3,769	109,481	1952
7,077	1,717	975	4,649	77	5,043	114,524	1953
7,379	2,536	700	5,048	1,047	4,520	119,044	1954
7,768	1,051	17,498	6,408	40	19,869	138,913	1955
10,050	1,736	1,707	6,871	3,620	3,002	141,915	1956
11,935	1,211	4,488	7,204	4,133	6,297	148,212	1957
13,925	867	4,363	7,800	4,525	6,830	155,042	1958

¹ Does not include valuation reserves carried in Capital Reserves on Statements 1 and 4. Includes Trust Dept. earnings not carried in Undivided Profits on Statements 1 and 4.

NO. 10

AND CHANGES IN CAPITAL ACCOUNTS OF THE SAVINGS DEPARTMENTS OF
YEARS 1949 TO 1958, INCLUSIVE

(Amounts shown in thousands.)

Losses and Charge-Offs			Net Profit	Profits Transferred to Commercial Dept. (Net)	Net Change in Total Capital Accounts	Total Capital Accounts at End of Period ¹	Year
Loans	Securities	All Other					
\$145	\$291	\$ 67	\$2,626	\$2,110	\$ 516	\$15,916	1949
109	169	21	2,333	1,248	1,085	17,001	1950
105	301	87	1,953	1,045	908	17,909	1951
52	222	19	1,922	1,119	803	18,712	1952
31	489	68	1,754	1,640	114	18,826	1953
82	156	31	2,323	2,536	213 ²	18,613	1954
102	332	51	1,874	1,011	863	19,476	1955
89	871	81	1,129	1,736	607 ²	18,869	1956
175	938	31	712	1,211	499 ²	18,370	1957
136	554	107	1,867	867	1,000	19,370	1958

¹ Does not include valuation reserves carried in Capital Reserves on Statements 2 and 5.

² Decrease.

STATEMENT No. 11
NUMBER OF DEPOSIT ACCOUNTS IN TRUST COMPANIES

Date	Commercial Department	Savings Department	Total
December 31, 1949.....	328,266	449,812	778,078
December 31, 1950.....	344,173	444,303	788,476
December 31, 1951.....	364,649	429,229	793,878
December 31, 1952.....	393,248	432,320	825,568
December 31, 1953.....	412,692	428,502	841,194
December 31, 1954.....	422,763	409,978	832,741
December 31, 1955.....	447,351	407,267	854,618
December 31, 1956.....	447,026	380,888	827,914
December 31, 1957.....	472,914	394,468	867,382
December 31, 1958.....	496,695	416,896	913,591

STATEMENT No. 12

INTEREST, DEPOSITS AND WITHDRAWALS, JANUARY 1, 1958 TO DECEMBER 31, 1958,
INCLUSIVE, SAVINGS DEPARTMENTS OF TRUST COMPANIES
(CLUB DEPOSITS EXCLUDED)

¹ Deposits during year (1,262,160).....	\$140,863,058.71
Interest paid during year.....	5,125,399.49
	145,988,458.20
² Withdrawals during year (652,751).....	122,007,456.28
Increase.....	23,981,001.92
Total deposits December 31, 1957 (number of accounts 394,468 average of each \$569.39) ..	224,601,669.47
Total deposits December 31, 1958 (number of accounts 416,896 average of each \$596.28) ..	\$248,587,671.39

¹ Includes merger of Springfield National Bank with the Valley Bank and Trust Company (19,856 accounts totaling \$14,215,754.09)
² Includes Conversion of Pilgrim Trust Company to Pilgrim National Bank (3016 accounts totaling \$3,580,368.40)

STATEMENT No. 13
INTEREST PAID BY SAVINGS DEPARTMENTS OF TRUST COMPANIES, YEAR ENDING
DECEMBER 31

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH RATE									
	1958	1957	1956	1955	1954	1953	1952	1951	1950	1949
1.00 or less	3	--	12	28	27	26	30	31	32	34
1.01 to 1.25	--	--	--	--	--	--	--	1	--	1
1.26 to 1.50	--	5	15	3	3	5	8	10	10	10
1.51 to 1.75	--	1	1	--	1	--	3	2	1	1
1.76 to 2.00	25	26	13	19	17	17	8	6	7	5
2.01 to 2.25	2	1	6	--	--	1	1	--	1	--
2.26 to 2.50	13	15	6	4	4	3	2	1	--	--
2.51 to 2.75	2	2	--	--	--	--	--	--	--	--
2.76 to 3.00	10	4	--	--	--	--	--	--	--	--
	55	54	53	54	52	52	52	51	51	51
Average Div. Rate.	2.29	2.21	1.71	1.48	1.46	1.48	1.33	1.28	1.27	1.21

STATEMENT No. 14
AVERAGE RATE OF INTEREST ON LOANS AND INVESTMENTS OF SAVINGS
DEPARTMENTS OF TRUST COMPANIES HELD ON DECEMBER 31
FROM 1949 TO 1958, INCLUSIVE

YEAR	Loans on Real Estate	Loans on Personal Security	Bonds, Stocks, etc.	Average Rate Loans and Investments
1949.	4.37	3.80	2.22	3.07
1950.	4.38	3.63	2.23	3.18
1951.	4.38	3.72	2.22	3.20
1952.	4.38	3.86	2.26	3.27
1953.	4.43	3.92	2.37	3.39
1954.	4.52	3.86	2.35	3.48
1955.	4.57	3.79	2.43	3.58
1956.	4.64	3.97	2.51	3.68
1957.	4.79	4.45	2.81	3.77
1958.	4.88	4.37	2.76	3.99

STATEMENT

ASSETS AND LIABILITIES OF CORPORATIONS DOING BUSINESS
DECEMBER 31,

	ASSETS	Cash and Cash Items	Deposits in Banks	Bonds and Stocks	Loans
1	Chelsea Morris Plan Bank and Bank- ing Company	\$ 2,239.98	\$ 66,399.83	--	\$ 401,954.71
2	North Shore Bank and Banking Com- pany (Lynn)	83,542.94	347,668.02	\$ 200,133.47	2,859,208.93
3	The New Bedford Morris Plan Com- pany	10,572.63	52,036.45	531,211.45	1,712,582.50
4	Industrial City Bank and Banking Company (Worcester)	345,997.79	502,953.56	1,311,675.69	3,923,662.25
	Totals	\$ 442,353.34	\$969,057.86	\$2,043,020.61	\$8,897,408.39

	LIABILITIES	Deposits Subject to Check	Other Deposits	Investment Certificates	Deposits on Installment Certificates Hypothecated	Bills Payable
1	Chelsea Morris Plan Bank and Banking Company	--	--	\$ 253,731.98	\$ 87,858.12	
2	North Shore Bank and Banking Company (Lynn)	\$ 864,048.67	\$ 27,921.97	993,095.99	833,734.46	
3	The New Bedford Morris Plan Com- pany	--	--	1,437,050.52	354,459.74	
4	Industrial City Bank and Banking Com- pany (Worcester) . . .	2,162,847.83	227,197.38	3,030,711.98	--	
	Totals	\$3,026,896.50	\$255,119.35	\$5,714,590.47	\$1,276,052.32	

NO. 15

UNDER THE PROVISIONS OF GENERAL LAWS, CHAPTER 172A
1958

Overdrafts	Banking House, Vaults, Furniture & Fixtures	Prepaid Expense	Interest Earned but Uncollected	Other Assets	Totals	
---	\$ 8,538.95	\$ 326.56	\$ 11.83	\$12,730.29	\$ 492,202.15	1
\$144.51	28,599.17	897.16	1,472.66	---	3,521,666.86	2
---	58,725.86	---	---	1,555.48	2,366,684.37	3
82.27	144,484.19	11,252.20	5,491.37	1,336.59	6,246,935.91	4
\$226.78	\$240,348.17	\$12,475.92	\$6,975.86	\$15,622.36	\$12,627,489.29	

Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, Etc.	Other Liabilities	Common Capital	Surplus and Undivided Earnings	Other Capital Reserves ¹	Totals
\$ 20,466.74	\$ 4,813.56	---	\$ 50,000.00	\$ 62,358.05	\$ 12,973.70	\$ 492,202.15
144,612.92	50,831.22	---	100,000.00	447,536.82	59,884.81	3,521,666.86
69,936.70	37,258.39	\$ 4,025.74	67,900.00	138,589.91	257,463.37	2,366,684.37
266,153.13	31,278.53	35,863.55	150,000.00	313,994.24	28,889.27	6,246,935.91
\$501,169.49	\$124,181.70	\$39,889.29	\$367,900.00	\$962,479.02	\$359,211.15	\$12,627,489.29

¹Includes valuation reserves \$239,864.84

STATEMENT No. 16

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS, AND CHANGES IN TOTAL CAPITAL
ACCOUNTS OF CORPORATIONS DOING BUSINESS UNDER THE PROVISIONS OF
GENERAL LAWS, CHAPTER 172A

(Cents omitted)	1958	1957	1956	1955	1954
1 Current Operating Earnings					
a Interest and discount on loans	\$ 673,809	\$ 896,486	\$1,045,593	\$1,078,996	\$1,063,338
b Interest on U.S. Government obligations	36,469	52,602	65,721	58,771	40,456
c Interest and dividends on other securities	6,223	7,613	10,387	10,649	7,715
d Service and investigation charges	184,335	198,831	225,512	222,561	216,488
e Fines	21,551	24,509	24,273	24,341	23,548
f Life insurance commissions	22,047	23,910	28,460	23,851	18,494
g Bank building income	1,200	2,574	5,003	5,714	5,738
h Income from other real estate owned	---	---	---	---	---
i Other current operating earnings	14,393	12,163	22,940	31,296	30,462
j Gross current operating earnings	\$ 960,027	\$1,218,688	\$1,427,889	\$1,456,179	\$1,406,239
2 Current Operating Expenses					
a Salaries, wages, directors' fees, etc.	\$ 298,730	\$ 391,722	\$ 450,908	\$ 451,467	\$ 443,623
b Taxes, other than income and real estate	7,954	10,909	19,354	21,153	16,676
c Expenses of occupancy and maintenance of banking quarters	81,643	97,689	113,295	104,136	104,055
d Expenses allocable to other real estate owned	---	---	---	178	---
e Interest on certificate funds	142,036	163,001	188,950	230,419	201,623
f Interest and discount on borrowing	---	4,268	6,010	72,035	1,316
g Other current operating expenses	198,754	247,643	263,024	195,363	231,154
h Total current operating expenses	\$ 729,117	\$ 915,232	\$1,041,541	\$1,074,751	\$ 998,447
3 Net Current Operating Earnings Before Income Taxes (1j less 2h)	\$ 230,910	\$ 303,456	\$ 386,348	\$ 381,428	\$ 407,792
4 Less: Taxes on Net Income					
a Federal	\$ 70,795	\$ 117,346	\$ 120,847	\$ 124,855	\$ 108,727
b State	14,678	21,520	23,843	23,504	20,498
c Total income taxes	\$ 85,473	\$ 138,866	\$ 144,690	\$ 148,359	\$ 129,225
5 Net Current Operating Earnings After Income Taxes (3 less 4c)	\$ 145,437	\$ 164,590	\$ 241,658	\$ 233,069	\$ 278,567
6 Profits on Assets Sold and Recoveries					
a Profits on sale of securities	\$ 18,228	\$ 6,533	\$ 1,951	\$ 5,990	\$ 6,375
b Profits on other assets sold	---	53,650	1,200	4,500	120
c Recoveries on loans	28,926	25,543	34,137	36,693	31,070
d Recoveries on securities	---	---	---	---	600
e All other recoveries	6,349	21,483	29,042	2,522	1,727
f Total profits and recoveries	\$ 53,503	\$ 107,209	\$ 66,330	\$ 49,705	\$ 39,892
g Subtotal (5 and 6f)	\$ 198,940	\$ 271,799	\$ 307,988	\$ 282,774	\$ 318,459
8 Losses and Charge-Offs					
a On loans	\$ 58,977	\$ 39,593	\$ 95,442	\$ 127,198	\$ 103,680
b On securities	---	7,251	---	14,687	63
c All other losses and charge-offs	20,457	8,386	47,071	12,809	17,547
d Total losses and charge-offs	\$ 79,434	\$ 55,230	\$ 142,513	\$ 154,694	\$ 121,290
9 Net Profits Before Dividends (7 less 8d)	\$ 119,506	\$ 216,569	\$ 165,475	\$ 128,080	\$ 197,169
10 Dividends Declared					
a On Preferred Stock	---	---	---	---	---
b On Common Stock	\$ 32,432	\$ 54,848	\$ 79,374	\$ 69,743	\$ 68,843
c Total dividends paid	\$ 32,432	\$ 54,848	\$ 79,374	\$ 69,743	\$ 68,843
11 Net Profits After Dividends (9 less 10c)	\$ 87,074	\$ 161,721	\$ 86,101	\$ 58,337	\$ 128,326
12 Other Additions To Capital Account					
a Preferred capital sold (par value)	---	---	---	---	---
b Common capital sold (par value)	---	---	\$ 300,000	---	---
c Premiums on new capital sold	---	---	150,000	---	---
d Contributions to capital	---	---	---	---	---
e Total other additions to capital account	---	---	\$ 450,000	---	---
13 Subtotal (11 and 12e)	\$ 87,074	\$ 161,721	\$ 536,101	\$ 58,337	\$ 128,326
14 Other Deductions from Capital Account					
a Preferred capital retired (par value)	---	---	---	---	---
b Common capital retired (par value)	---	\$ 450,000	\$ 300,000	\$ 125,000	---
c Premiums on capital retired	---	652,079	154,748	88,533	---
d Total other deductions from capital account	---	\$1,102,079	\$ 454,748	\$ 213,533	---
15 Net Change In Total Capital Account (13 less 14d)	\$ 87,074	\$ 940,358 ²	\$ 81,353	\$ 155,196 ²	\$ 128,326
16 Total Capital Account At Beginning of Year ¹	\$1,362,651	\$2,303,009	\$2,221,656	\$2,376,851	\$2,248,525
17 Total Capital Account At End of Year ¹	\$1,499,725	\$1,362,651	\$2,303,009	\$2,221,655	\$2,376,851

¹ Does not include valuation reserves carried in Capital Reserves on Statement 15.² Decrease.

STATEMENT No. 17

AMOUNTS OF MONEY FORWARDED TO VARIOUS FOREIGN COUNTRIES DURING LAST FIVE YEARLY PERIODS BY PERSONS AND CORPORATIONS ENGAGED IN BUSINESS UNDER THE PROVISIONS OF GENERAL LAWS, CHAPTER 169

Country	1958	1957	1956	1955	1954
Portugal and Azores	\$ 226,867	\$ 191,294	\$ 276,843	\$ 322,181	\$324,596
Great Britain	5,482	4,768	439	11,191	6,110
Italy	846,442	833,471	740,329	656,747	450,045
Brazil	13,341	95,547	2,924	35,164	--
India	8,900	--	11,220	12,530	--
All other countries	16,424	10,452	5,725	11,432	20,210
	\$1,117,456	\$1,135,532	\$1,037,480	\$1,049,245	\$800,961

STATEMENT No. 18

TABLE SHOWING AMOUNTS TRANSMITTED ABROAD DURING YEAR ENDING DECEMBER 31, 1958 BY THOSE AUTHORIZED UNDER CHAPTER 169 OF THE GENERAL LAWS

Name	Location	Nature of Organization	Date Licensed	Transmitted Abroad	Bond Held by Treasurer and Receiver-General Securing Deposits of Money for Transmission
Ettore Caiola	290 Hanover Street, Boston	Individual	Nov. 3, 1944	\$788,958	\$20,000
Thos. Cook & Son, Inc.	407 Boylston Street, Boston	Corporation	Jan. 19, 1933	24,533	15,000
Eugenia Cordaro	1 North Square, Boston	Individual	Dec. 11, 1950	27,817	15,000
D/B/A T. T. Agency	706 Eastern Ave., Fall River	Individual	June 11, 1953	132,415	15,000
Edmund and Yvonne M. Farinha	115 State Street, Springfield	Individual	Sept. 22, 1954	36,270	15,000
Louis Genovese	434 Bay Street, Fall River	Corporation	March 2, 1946	18,660	15,000
John G. Lages Corporation	101 Rivet Street, New Bedford	Corporation	July 19, 1911	88,803	20,000
Guilherme M. Luiz & Co., Inc.					

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY

50 State Street, Boston

Incorporated February 24, 1818

Lawrence A. Sykes, President
George C. Cutler, Vice President and Secretary

Paul T. Litchfield, Vice President and Treasurer
Charles V. Briggs, Jr., Assistant Treasurer

Board of Directors: David Ames, J. B. Ames, G. L. Batchelder, Jr., E. D. Brooks, R. H. Gardiner,
G. P. Gardner, H. R. Guild, D. H. Howie, P. T. Litchfield, A. P. Loring, L. A. Sykes,
S. H. Wolcott, H. A. Wood, Jr.

STATEMENT OF CONDITION, DECEMBER 31, 1958

ASSETS		LIABILITIES	
Cash on hand and in banks	\$ 23,685.15	Accrued expense payable	\$ 12,955.17
U. S. Government securities	369,543.00	Accounts payable--investments	73.50
Other bonds	269,095.29	Mortgagors tax deposits	408.35
Stocks	837,218.38	Federal taxes, etc., withheld	2,184.43
Loans on real estate	52,176.42	Reserve for repairs	10,275.00
Office equipment (less depreciation)	6,707.34	Reserve for life annuities	502,920.64
Investment in subsidiary	14,317.49	Capital stock \$100,000.00	
Accrued income receivable	18,075.62	Capital surplus 91,758.14	
Receivables	1,166.44	Earned surplus 408,922.81	
Other assets	543.33	Surplus reserves 468,931.06	\$1,069,612.01
		Less 301 shs. capital stock held in treasury (at cost)	5,900.64
			<u>1,063,711.37</u>
	<u>\$ 1,592,528.46</u>		<u>\$ 1,592,528.46</u>

MASSACHUSETTS LIFE FUND

(Massachusetts Hospital Life Insurance Company, Trustee)

STATEMENT OF CONDITION, DECEMBER 31, 1958

ASSETS		LIABILITIES	
Cash in banks	\$ 1,024,926.82	Purchase of investment securities	\$ 269,868.63
U. S. Government securities	1,885,768.75	Accrued expense payable	4,971.20
Other bonds	8,809,884.57	Undistributed net income	94,787.40
Stocks	24,165,669.17	Capital--\$2,287,382.11 units	36,184,617.48
Receivable for shares sold	415,243.70	Capital gain surplus	18,102.36
Receivable for investments sold	25,811.11		
Accrued income receivable	245,042.95		
	<u>\$36,572,347.07</u>		<u>\$36,572,347.07</u>

HOSPITAL LIFE TRUST

(Massachusetts Hospital Life Insurance Company, Trustee)

STATEMENT OF CONDITION, DECEMBER 31, 1958

ASSETS		LIABILITIES	
Cash in bank	\$ 86,395.14	Purchase of investment securities	\$ 33.19
U. S. Government securities	118,962.50	Provision for trustee's compensation	11,353.00
Other bonds	286,705.91	Accrued expense payable	1,245.00
Stocks	942,852.30	Income payable January 1, 1959	58,679.40
Accrued income receivable	4,665.30	Massachusetts income tax withheld	4,688.25
		Provision for taxes on realized gains	4,350.00
		Undistributed net income	570.23
		Capital--Deposits (12,351 units) \$1,098,265.80	
		Fractional Excess 3,763.02	
		Capital--Gain Surplus 311,053.86	
			<u>\$1,413,082.68</u>
		Less Trustees' Compensation 54,420.60	<u>1,358,662.08</u>
	<u>\$ 1,439,581.15</u>		<u>\$ 1,439,581.15</u>

CERTIFICATE TRUSTEE

(Massachusetts Hospital Life Insurance Company, Trustee)

BALANCE SHEET AS SHOWN BY ITS BOOKS DECEMBER 31, 1958

ASSETS

Cash in banks \$747,884.21

\$747,884.21

LIABILITIES

Principal	\$142,188.08
Income	547,874.63
Massachusetts taxes withheld	51,015.41
Federal taxes withheld	6,806.09

\$747,884.21

PENSION FUND TRUSTEE

(Massachusetts Hospital Life Insurance Company, Trustee)

BALANCE SHEET AS SHOWN BY ITS BOOKS DECEMBER 31, 1958

ASSETS

Cash in banks	\$ 15,983.29
Insurance and annuity contracts	164,708.92
Investment in Massachusetts Life Fund	308,990.21

\$489,682.42

LIABILITIES

As trustee:		
Invested	\$489,476.36	
Uninvested	206.06	\$489,682.42

\$489,682.42

BROWN BROTHERS HARRIMAN & COMPANY

10 Post Office Square, Boston

Organized January 2, 1931

(Founded in 1818 as Brown Brothers & Co.)

Partners: D. G. Ackerman, M. D. Brown, P. S. Bush, Louis Curtis, *Gerry Brothers & Co., E. T. Gerry,
 E. R. Harriman, *W. A. Harriman, S. Y. Hord, F. H. Kingsbury, Jr., R. A. Lovett,
 J. B. Madden, Thomas McCance, L. P. Shipley, J. C. West, Knight Woolley.

STATEMENT OF CONDITION, DECEMBER 31, 1958

ASSETS

Cash on hand and due from banks	\$ 63,070,968.57
United States Government securities	56,388,999.29
State, municipal and other public securities	51,709,542.23
Other marketable securities	6,034,853.51
Loans and discounts	67,348,464.44
Customers' liability on acceptances	12,940,511.98
Other assets	1,939,068.30

\$259,432,408.32

LIABILITIES

Deposits -- Demand	\$226,590,875.75
Acceptances -- Less amount in portfolio	16,112,441.83
Accrued interest, expenses, etc.	503,807.20
Reserve for contingencies	1,500,000.00
Capital	\$ 2,000,000.00
Surplus	12,725,283.54

\$259,432,408.32

* Limited Partner.

BAY STATE CORPORATION

45 Milk Street, Boston

Incorporated October 9, 1944

Officers: Philip Eiseman, President; Richard Wengren, Vice President;
 R. F. Heislein, Treasurer; G. A. Hibbard, Assistant Vice President; J. T. Noonan, Secretary and Clerk;
 Eleanor D. Sullivan, Financial Secretary; E. F. Cornwell, Assistant Treasurer

Directors: F. D. Campbell, T. J. Coolidge, C. E. Cotting, F. C. Dumaine, Jr., Philip Eiseman,
 R. G. Emerson, E. V. Johnson, J. T. Noonan, P. L. Reed, P. H. Theopold

STATEMENT OF CONDITION, DECEMBER 31, 1958

ASSETS

Cash and due from banks		\$ 188,469.40
Investments (at book value):		
Member banks	\$21,157,680.48	
United States Government obligations	264,075.00	
Other bonds	94,039.99	
Stocks	308,437.50	
		21,824,232.97
Other assets		4,721.84
		<u>\$22,017,424.21</u>

LIABILITIES

Note payable		\$ 1,000,000.00
Dividends payable		207,358.80
Accrued for taxes, interest, expenses, etc.		94,649.86
Deferred income		9,223.28
Capital:		
Common stock	\$ 5,643,120.00	
Capital surplus	12,857,039.40	
Undivided profits	2,344,522.87	
		<u>\$20,844,682.27</u>
Less cost of shares of Capital Stock held in Treasury	888,490.00	
		19,956,192.27
Reserve for Contingencies		750,000.00
		<u>\$22,017,424.21</u>

INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Bank	Par Value	Shares Outstanding	Shares Owned	Book Value Shares Owned
Beverly Trust Company	\$10	25,000	22,075	\$ 629,579.00
The First National Bank of Mansfield	10	15,000	10,067	308,754.89
Harvard Trust Company	10	200,000	105,019	3,771,232.29
Middlesex County National Bank	10	200,000	106,971	3,730,078.77
Newton-Waltham Bank & Trust Company	10	132,000	66,561	2,864,119.83
Norfolk County Trust Company	10	220,000	115,500	3,609,375.00
The Union Market National Bank of Watertown	10	90,000	55,707	1,442,254.33
Valley Bank & Trust Company of Springfield	10	260,000	148,119	4,462,825.47
Winchester Trust Company	10	20,000	10,100	339,461.00
				<u>\$21,157,680.48</u>

SHAWMUT ASSOCIATION

40 Water Street, Boston

Organized May 21, 1928

Horace Schermerhorn, President
 Lawrence H. Martin, Vice President
 Arthur B. Tyler, Vice President and Counsel
 Trustees: J. J. Kaplan, L. H. Martin, Horace Schermerhorn, L. P. Stack, R. C. Wiggin.

Winthrop E. Rich, Treasurer and Secretary
 Raymond N. Olsen, Vice President and Assistant Treasurer
 Gordon F. Urann, Assistant Treasurer

STATEMENT OF CONDITION, DECEMBER 31, 1958

ASSETS

Cash and due from banks	\$ 95,563.48
Investments (at book value):	
Member banks	8,527,056.00
United States Government obligations	1,535,132.00
Other bonds	242,000.00
Stocks (other than member banks)	6,266,856.00
Accrued interest receivable	11,896.98
Other assets	164,313.25
	<u>\$16,842,817.71</u>

LIABILITIES

Accounts payable	\$ 10,449.86
Accrued for taxes, interest, expenses, etc.	68,689.00
Other liabilities	1,598,378.00
Capital:	
Common stock	5,000,000.00
Capital in excess of value stated for common shares	3,233,727.59
Earned surplus	2,143,682.81
Unrealized appreciation of investments (\$6,383,890.45) less provision for federal income taxes thereon	4,787,890.45
	<u>\$16,842,817.71</u>

INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Name of Bank	Par Value	Number of Shares Outstanding	Number of Shares Owned	Book Value of Shares Owned
National Bank of Plymouth County	\$10	75,000	59,052	\$1,672,353
County Bank & Trust Co.	10	30,000	20,336	764,634
Everett National Bank	10	30,000	27,175	705,735
Lexington Trust Co.	10	20,000	16,933	564,208
Melrose Trust Co.	10	20,000	16,198	510,723
Needham National Bank	10	15,000	8,300	303,033
Newton National Bank	10	50,000	33,335	845,376
Merchants-Warren National Bank	10	60,000	41,253	1,084,954
Somerville National Bank	10	50,000	38,120	975,872
Wakefield Trust Co.	10	20,000	17,992	526,086
Waltham Citizens National Bank	10	15,000	10,494	309,888
Winchester National Bank	10	10,000	6,680	264,194
				<u>\$8,527,056</u>

Pub. Doc.
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1958

Mass.
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1958⁴

Massachusetts. Bank Commissioner.

Annual report.

WITHDRAWN

WITHDRAWN

BOOKBINDING CO. INC.

MIC 6: 1997

100 CAMBRIDGE STREET
CHARLESTOWN, MASS

